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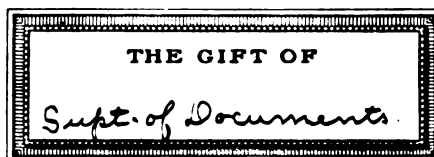
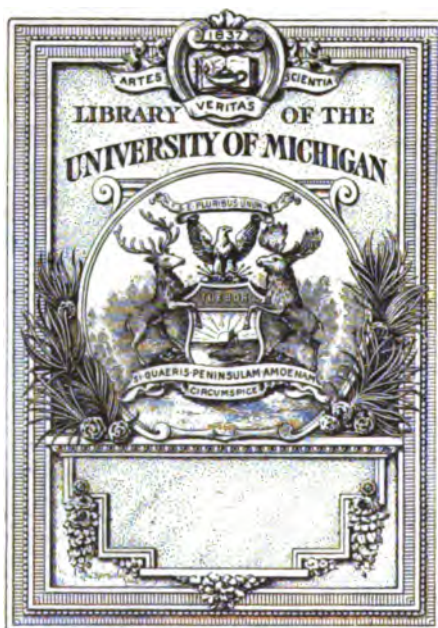
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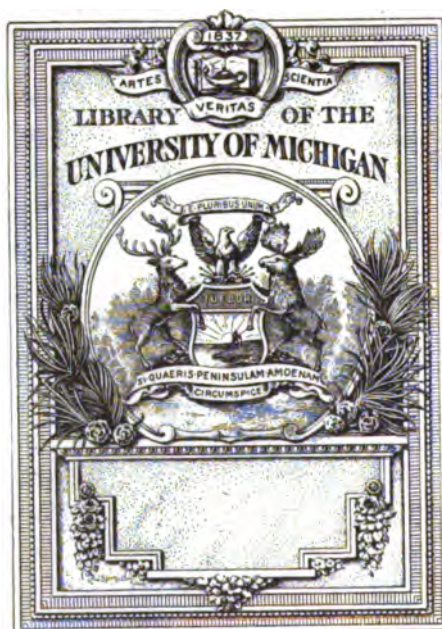
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TWENTY-FIRST ANNUAL REPORT

OF THE COMMISSIONER OF THE

BANKING DEPARTMENT

OF THE

STATE OF MICHIGAN

DECEMBER 31, 1909.



BY AUTHORITY

LANSING, MICHIGAN
WYNKOOP HALLENBECK CRAWFORD CO., STATE PRINTERS
1909

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H. M. ZIMMERMANN.

DEPUTY COMMISSIONER,

W. DONOVAN.

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JOHN C. BARRON.

OFFICIAL ADDRESS, LANSING, MICHIGAN.

COMMISSIONERS OF BANKING OF MICHIGAN.

[Under Act 205, 1887.]

THEODORE C. SHERWOOD,

Appointed January 7, 1889; resigned November 7, 1896.

DANIEL B. AINGER,

Appointed November 11, 1896; resigned April 1, 1897.

JOSIAH E. JUST,

Appointed April 1, 1897; died February 19, 1898.

GEORGE L. MALTZ,

Appointed February 26, 1898; term expired January 8, 1903.

GEORGE W. MOORE,

Appointed January 8, 1903; term expired February 19, 1907.

HENRY M. ZIMMERMANN,

Appointed February 19, 1907.

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STATE BANKING DEPARTMENT

REPORT OF THE COMMISSIONER

STATE OF MICHIGAN,
Banking Department,
Lansing, December 31, 1909.

To the Honorable Fred M. Warner, Governor of Michigan:

Complying with the provisions of Section 43 of the General Banking Law of Michigan, I have the honor to submit for your consideration the twenty-first annual report of this department for the year ending December 31, 1909.

NUMBER OF STATE BANKS AND TRUST COMPANIES.

There are under the supervision of this Department at the date of this report 377 state banks and five trust companies transacting business in this state. In the statistics and tables the number is given as 376 state banks, one bank having commenced business since date of last report, November 16th, 1909.

FINANCIAL CONDITION.

The financial condition of all State banks and trust companies is exhibited on pages three to three hundred eighty-six, inclusive. Reports of condition were called for by the department and made by the banks at the close of business November 27, 1908, February 5, April 28, June 23 and September 1, 1909. On November 16, 1909, a call for report of condition was made and received from each of the banks, and the report so received will be published in the department's annual report for the year 1910. As explained in the department's report for 1908, this plan is followed in order that the report may be in the hands of the bankers, so that it may be of value as a book of reference, and it also enables me to publish in each annual report all statements of condition called for each year. On pages 387 to 490 will be found statement of condition of each of the national banks in Michigan.

STATE BANKING DEPARTMENT.

I beg to refer you to the tables contained in this text which show the increasing wealth of the people of our State since the department's organization in 1889. These tables contain abstracts of the annual reports of State and national banks for the past twenty-one years.

Attention is called to the tables in this text, giving abstract of reports of all state banking institutions and national banks in the United States as at the close of business April 28th, 1909. These figures were furnished me by the National Monetary Commission.

I again include in the annual report the statistics of the State and national banks in Michigan located in reserve cities.

EXAMINATIONS.

The examining force of the department in the year 1909 has made 738 examinations. Each state bank has been examined twice, except such as were organized toward the close of the year. Each trust company has been examined once during the year in accordance with requirements of the trust, deposit and security law.

It gives me pleasure to report that special examinations for the purpose of determining whether or not a betterment of conditions had been effected have been required in but few instances.

Taken as a whole, the affairs of the banks as revealed by the examiners' report are in very good condition. Each report has been carefully examined, and letters of criticism written the banks.

Each bank has made to the department, with the exception of those recently organized, five reports of condition, two reports of earnings and dividends, two reports showing condition as a result of directors' examination, and also special reports wherever the same have been deemed necessary.

Oaths of directors, signatures of officers and list of stockholders, together with a report as to the number of depositors, are furnished the department each year by each bank.

It also gives me pleasure to report that the reserve maintained by the several state banks has exceeded that maintained during any other year since the organization of the department. While the percentage of the reserve may not be as great, yet it has been distributed in such a manner that but very few banks were below the requirements of Sections 24 and 27 of the banking law.

As noted above, it has been necessary to ask for but few special reports. Irregularities called to the attention of the banks have generally been promptly corrected, and it has not been necessary during 1909 to enforce the provisions of the law on account of any disregard of the same.

REPORT OF THE COMMISSIONER.

xi

NEW BANKS.

There have been organized during 1909 twenty-six state banks, and I submit the following information in regard to the same:

No.	Title.	Location.	Capital.	Commenced business.
416	The Berrien Springs State Bank.....	Berrien Springs...	\$20,000	February 4.
417	The Lake City State Bank.....	Lake City.....	20,000	February 10.
418	The Peoples State Savings Bank.....	Auburn.....	20,000	February 11.
420	The State Bank of Augusta.....	Augusta.....	20,000	March 1.
421	The Cass County State Bank.....	Cassopolis.....	40,000	March 1.
422	The Farmers State Bank of Dryden.....	Dryden.....	20,000	March 1.
423	The Metamora State Savings Bank.....	Metamora.....	20,000	March 1.
424	The Citizens State Bank of Clare.....	Clare.....	20,000	March 10.
425	The Peoples State and Savings Bank of Kalkaska.....	Kalkaska.....	20,000	March 15.
426	The Galesburg State Bank.....	Galesburg.....	20,000	April 1.
427	E. Hill & Sons State Bank.....	Colon.....	40,000	April 1.
428	First Commercial and Savings Bank of Durand.....	Durand.....	25,000	April 10.
429	Bank of Riverdale.....	Riverdale.....	20,000	May 10.
430	The State Savings Bank of Sherwood, Michigan.....	Sherwood.....	20,000	May 29.
431	The Industrial Savings Bank.....	Flint.....	50,000	July 1.
432	Holton State Bank.....	Holton.....	20,000	July 20.
433	The Columbiaville State Bank.....	Columbiaville.....	20,000	July 27.
434	The Highland Park State Bank.....	Highland Park.....	40,000	July 29.
435	The Hamtramck State Bank.....	Hamtramck.....	25,000	August 2.
436	The Farmers State Bank of Breckenridge, Michigan.....	Breckenridge.....	20,000	August 2.
437	The Almont Savings Bank.....	Almont.....	25,000	September 9.
438	The Crossman and Williams State Bank.....	Williamston.....	40,000	September 18.
439	The Negaunee State Bank.....	Negaunee.....	50,000	September 27.
440	The Washington Savings Bank.....	Washington.....	20,000	September 30.
441	The Hemlock State Bank.....	Hemlock.....	20,000	October 25.
442	The State Bank of Coloma.....	Coloma.....	25,000	November 23.

INCREASE AND DECREASE OF CAPITAL STOCK.

As provided for in section 10 of the General Banking Law the following banks have amended their articles of incorporation for the purpose of changing the amount of their capital stock:

No.	Name of bank:	Location.	Former capital.	Present capital.	Increase.	Decrease.
1	Kalamazoo Savings Bank...	Kalamazoo.....	\$50,000	\$100,000	\$50,000	
120	First State Savings Bank...	Three Rivers.....	30,000	60,000	30,000	
152	First State Savings Bank...	Evart.....	35,000	50,000	15,000	
162	Adrian State Savings Bank...	Adrian.....	60,000	100,000	40,000	
219	Benton Harbor State Bank...	Benton Harbor...	50,000	75,000	25,000	
221	Jipson Carter State Bank...	Blissfield.....	25,000	50,000	25,000	
239	Ludington State Bank.....	Ludington.....	50,000	100,000	50,000	
354	Presque Isle County Savings Bank.....	Rogers City.....	20,000	25,000	5,000	
1	Kalamazoo Savings Bank...	Kalamazoo.....	100,000	200,000	100,000	
195	State Bank of Deckerville...	Deckerville.....	15,000	20,000	5,000	
					\$345,000	

The above table shows an increase of banking capital of \$345,000. To this should be added the \$680,000 of new bank capital growing out of the organization of new state banks. A further addition should be made of \$35,000 caused by the restoration to stockholders by receivers of the Athens State and Savings Bank and the Springport State Savings Bank, the aggregate capital of the two banks amounting to \$35,000. The total increase, therefore, for the year amounts to \$1,060,000. From this should be deducted the loss of banking capital growing out of the liquidation, consolidation and conversion of banks mentioned in another chapter of this report, which amounts to \$550,000. The net increase in capital, therefore, for the year is \$510,000.

OTHER AMENDMENTS TO ARTICLES OF INCORPORATION.

The original Articles of Incorporation of the Metamora State Savings Bank were amended by a vote of the stockholders March 1, 1909, changing the title of said bank from "The Metamora State Savings Bank" to "Metamora State Saving Bank."

Being desirous of conducting a savings bank business in connection with a commercial bank business, the stockholders of the E. Hill and Son's State Bank of Colon, on September 14, 1909, voted to amend their original Articles of Incorporation in this regard.

Complying with the provisions of section 10 of the General Banking Law, the stockholders of the Kalamazoo Savings Bank on December 4, 1909, voted to amend its Articles of Incorporation, changing its name from the "Kalamazoo Savings Bank" to "Kalamazoo City Savings Bank."

LIQUIDATIONS AND CONSOLIDATIONS.

On the sixth day of February, 1909, the Citizens' Savings Bank of Detroit, Mich., by a vote of its stockholders voted to go into liquidation under the provisions of sections 53 and 54 of the General Banking Law. In course of its liquidation, the Dime Savings Bank of Detroit, assumed all liability to the depositors of the Citizens' Savings Bank, the latter transferring certain of its assets to the former to offset the liability assumed. As all of the assets of the Citizens' Savings Bank were not transferred to the Dime Savings Bank, further liquidation is now proceeding under section 53 of the Banking Law.

After having obtained the consent in writing of all of the stockholders, and also procuring the unanimous vote of its board of directors on March 11, 1909, the Commercial and Savings Bank of Coleman voted to consolidate its affairs with those of the Midland County Savings Bank of Midland.

The stockholders of the United States Savings Bank of Detroit, on November 26, 1909, voted to place said bank in liquidation for the purpose of consolidation with the People's State Bank of Detroit. Immediately upon the ratification of the consolidation by the directors of the People's State Bank I caused an examination to be made of the United States Savings Bank, and it appearing from such examination that the rights of creditors were not jeopardized consent to the consolidation was given by the department November 30, 1909.

The stockholders of the Kalamazoo Trust Company, December 8, 1908,

voted to liquidate and close the affairs of said company according to section 27 of Act No. 143 of the Public Acts of 1889. Upon determining that the provisions of said section had been complied with, and on receiving information that all obligations of said company had been fully met and discharged, consent was given to such liquidation, and the affairs of the company closed as of March 31, 1909.

CONVERSION TO NATIONAL BANKS.

By resolution of its directors and stockholders the Commercial State Bank of Ithaca, decided to reorganize as a national bank, and on December 7, 1909, the Comptroller of Currency approved the bank's application for conversion and authorized them to transact business as "The Commercial National Bank of Ithaca," Michigan, with a capital of \$30,000.

EXTENSION OF CORPORATE EXISTENCE.

The Hillsdale Savings Bank of Hillsdale made application under the provisions of Act No. 143 of the Public Acts of 1889 to extend its chartered existence for a period of thirty years. Consent of the stockholders of said bank and original Articles of Incorporation were filed July 15, 1909. By virtue of Section 3 of said Act, I caused to be made on July 19, 1909, an examination of its affairs, and being satisfied as to its condition and that said bank had complied with all the provisions required by law, a certificate was issued extending its corporate existence for a period of thirty years from and after July 30, 1909.

RESERVE CITIES.

Complying with the provisions of sections 24 and 27 of the Banking Law, I do hereby designate for the year 1910 the following cities as reserve cities for Michigan State banks and trust companies: Detroit, Grand Rapids, Bay City, Saginaw, Kalamazoo, Jackson, Port Huron, Adrian, Benton Harbor, Muskegon, Ann Arbor, Calumet, Houghton, Marquette, Lansing, Battle Creek, Alpena, New York, Boston, Philadelphia, Pittsburg, Baltimore, Buffalo, Cleveland, Cincinnati, Toledo, St. Louis, Chicago, Milwaukee and Minneapolis.

NUMBER OF DEPOSITORS.

The total number of depositors in the 376 State banks and 99 national banks on December 1, 1909, amounted to 1,024,450 and are separated into the following classes:

State banks, individual deposits subject to check.....	128,231
State banks, commercial certificates of deposits.....	43,412
State banks, savings depositors	468,267
State banks, savings certificates of deposits.....	105,025
National banks, individuals deposits subject to check.....	215,416
National banks, certificates of deposit.....	64,099

The above classification shows that commercial depositors in State banks have increased 30,247 and the gain in number of savings depositors

STATE BANKING DEPARTMENT.

is 29,887, making a total increase in the number of depositors in State banks for 1909 of 60,134. The reports of Michigan national banks on December 1, 1909, show that depositors have increased 71,189. The total increase, therefore, in state and national banks amounts to 131,323 for 1909.

The following table shows the number of commercial and savings depositors in the 376 State banks and the 99 national banks, the aggregate amount of deposits and the per capita to each depositor:

Banks.	Class of deposit.	Number of depositors.	Amount of deposits.	Average to each depositor.
376 State Banks.....	Commercial.....	*171,643	\$75,542,163 96	\$440 11
99 National banks.....	Savings.....	*573,292	151,290,590 74	263 53
	Commercial.....	*279,515	103,669,284 41	370 89
Totals.....		1,024,450	\$330,502,039 11	\$322 63

*This includes certificates of deposit; several certificates issued to one person counted as one.

It will be noted from the foregoing table that the average to each depositor in State banks has increased \$10.59, notwithstanding the increase in number of depositors.

ATHENS STATE AND SAVINGS BANK.

The department took possession of this bank on the twenty-seventh day of August, 1908, and September 3, 1908, Frank Wolf of Battle Creek was appointed its receiver. The bank remained in the possession of the receiver until the fourth day of February, 1909, and was on the eighth day of February, 1909, opened to the public by its directors and officers for business in due course. The rehabilitation of this institution was made possible by the action of certain stockholders in paying into the bank \$15,000 in cash and taking from its assets in lieu thereof such as were considered of uncertain value. In addition to this, certain of the stockholders of said bank caused to be executed and delivered to the Circuit Court for the county of Calhoun, in chancery, a bond providing that said bank would pay all its debts and obligations which might be demanded at any time within one year from the date of such writing. The statement of the condition of this bank since it was turned over to the stockholders by the receiver can be seen by reference to page 21 of this report.

SPRINGPORT STATE SAVINGS BANK.

As set forth in the text of the department's report for the year 1908, I took possession of the above named bank on December 11, 1908, and the bank was in the possession of the department until the appointment of Lester P. Hoag as receiver on January 16, 1909, and his qualification on January 22. As evidenced by receiver's receipt of said date, the receivership of this bank continued until May 29, 1909, when the receiver

by an order of the Circuit Court for the county of Jackson was discharged, and the affairs of said bank turned over to its stockholders. The rehabilitation of this bank was made possible by the stockholders satisfying their statutory liability, and by the good character of many of the bank's assets. The bank is now in good condition and since its resumption of business has made a healthy growth, as evidenced by its statement of condition on page 350 of this report.

GROWTH OF STATE BANKS.

The year 1909 marks the twenty-first year of state bank supervision in Michigan under the present banking law. Beginning with eighty state banks in January 1889, with aggregate footings of \$38,900,770.88, the number has steadily increased until there are now 376 state banks and 5 trust companies with a total business of \$273,718,216.23. During this period the increase in deposits has been enormous, showing a gain of \$203,188,653.53. During the same time loans have increased \$186,999,462.50. There has been added to banking capital, in the way of organization of new banks and increase of capital, \$16,106,848.53; and by additions to surplus \$14,002,434.23, or an aggregate increase of \$30,109,282.76.

In this connection the following statement is submitted:

Resources.	80 banks, Jan. 7, 1889.	351 State banks, 6 trust companies, November 27, 1908.	376 State banks, 5 trust companies, November 16, 1909.
Loans.....	\$30,815,697 13	\$196,309,342 19	\$217,815,159 63
Real estate, furniture and fixtures...	534,411 76	6,388,982 10	6,953,857 74
Cash.....	7,550,661 99	41,589,388 08	48,949,198 86
Totals.....	\$38,900,770 88	\$244,287,712 37	\$273,718,216 23
Liabilities.			
Capital stock paid in.....	\$5,519,425 00	\$21,626,273 53	\$22,161,133 00
Surplus fund and undivided profits...	1,818,835 53	15,821,269 76	16,743,116 30
Deposits.....	31,284,124 39	206,347,614 75	234,422,777 92
Notes and bills rediscounted.....	278,385 96	492,554 33	391,189 01
Totals.....	\$38,900,770 88	\$244,287,712 37	\$273,718,216 23

The report of November 16th, 1909, as compared with the report of November 27th, 1908, shows an increase in loans of \$21,505,817.44, while total deposits increased \$28,075,163.17, the greatest gain in deposits for any one year since the organization of the department. In detail this increase in deposits is divided as follows.—Commercial Deposits (individual) \$13,598,092.43, Savings Deposits \$13,479,120.01 and deposits of other banks \$997,950.73.

STATE BANKING DEPARTMENT.

RECEIVERSHIPS.

People's Savings Bank, Mt. Pleasant.

Charles T. Russell, receiver, under date of December 1st, 1909, reports as follows:

Liabilities to depositors at date of suspension.....	\$65,491 80
Other liabilities	16,896 90
Total	<u>\$82,388 70</u>
Total assets at date of, and received since suspension.....	236,876 78
Amount collected by receiver to date	123,520 43
Disposition of collections:	
Loans paid and other disbursements....	\$80,522 70
Dividends paid	30,043 02
Legal expenses	1,772 69
All other expenses	2,965 87
Receiver's salary paid to date	8,216 15
	<u>\$123,520 43</u>

This bank failed in 1897, and a total dividend of 66 per cent to creditors and depositors has been paid, the last dividend of one per cent being paid December 1st, 1902. Since the last mentioned date the receivership has been in practically the same condition. During the year I took the matter up with the Circuit Court for the county of Isabella, and assurances were given me that the matter would be disposed of during the year 1909. The hearing on the final report and discharge of receiver has not as yet been had, but it is expected the matter will be closed up early in 1910.

State Bank of Fenton, Fenton.

Clarence Tinker, receiver, under date of December 1st, 1909, reports as follows:

Liability to depositors at date of suspension	\$101,710 04
Other liabilities	1,134 45
Total	<u>\$102,844 49</u>
Total assets at date of, and received since suspension....	141,757 18
Amount collected by receiver to date	72,775 19
Disposition of collections:	
Loans paid and other disbursements.....	\$16,960 65
Dividends paid	42,293 62
Legal expenses	1,619 42
All other expenses	5,401 50
Receiver's salary paid to date	6,000 00
Balance in hands of receiver	500 00
	<u>\$72,775 19</u>

The department took possession of this bank June 14th, 1897, and a total dividend of 40 per cent has been paid to creditors and depositors. The last dividend of 2 per cent was declared during the year 1903, since which time the receivership has remained in an inactive condition. I called the matter to the attention of the Circuit Court for the county of Genesee and have assurance the same will have attention. I expect this receivership will be closed early in 1910.

The City Savings Bank, Detroit.

The Union Trust Company, Detroit, receiver, under date of December 1st, 1909, reports as follows:

Liability to depositor at date of suspension.....	\$3,378,121 20
Other liabilities	662,937 50
Total	\$4,041,058 70
Total assets at date of, and received since suspension....	4,517,071 06
Amount collected by receiver to date	2,700,667 62

Disposition of collections:

Loans paid and other disbursements...	\$109,613 88
Dividends paid	2,069,131 45
Legal expenses	81,151 73
All other expenses	92,671 62
Receiver's salary paid to date	100,000 00
Deposits and collections returned	57,885 11
Balance in hands of State Treasurer..	188,829 29
Balance in hands of receiver	1,384 54
	<u><u>\$2,700,667 62</u></u>

On February 10th, 1902, the department took possession of this bank and up to the present time total dividends of fifty-eight and sixty-five per cent respectively have been paid to savings and commercial depositors.

The winding up of this receivership has been delayed on account of an almost endless amount of litigation as to the legality of certain certified checks issued by the Vice President of the bank. A further dividend of six per cent to commercial depositors and three per cent to savings depositors has been ordered as of November 20th, 1909. The disbursement of this dividend, however, had not been made at the date of the above report.

State Bank of White Pigeon, White Pigeon.

J. Murray Benjamin, receiver, under date of December 1st, 1909, reports as follows:

Liability to depositors at date of suspension	\$126,366 89
Other liabilities	1,178 45
Total	\$127,545 34
Total assets at date of, and received since suspension....	180,664 81
Amount collected by receiver to date	126,737 57
Disposition of collections:	
Loans paid and other disbursements....	\$637 50
Dividends paid	106,621 69
Legal expenses paid	1,366 79
All other expenses	2,663 90
Receiver's salary paid to date	4,125 00
Balance in hands of State Treasurer ..	2,302 09
Balance in hands of receiver	9,020 60
	<u>\$126,737 57</u>

This bank failed July 30th, 1904, and up to the present time a dividend of ninety per cent has been paid to the depositors. The receiver reports that he expects to be able to make a final dividend and report during the early part of 1910.

The Chelsea Savings Bank, Chelsea.

William W. Wedemeyer, receiver, under date of December 1st, 1909, reports as follows:

Liability to depositors at date of suspension.....	\$1,028,852 84
Other liabilities	20,764 21
Total.....	\$1,049,617 05
Total assets at date of, and received since suspension...	\$1,370,928 75
Amount collected by receiver to date	661,858 94
Disposition of collections:	
Loans paid and other disbursements.....	\$12,337 54
Dividends paid	536,382 27
Legal expenses	10,604 89
All other expenses	14,341 50
Receiver's salary paid to date	7,500 00
Balance in hands of State Treasurer.....	55,391 44
Balance in hands of receiver	25,301 30
	<u>\$661,858 94</u>

The department closed this bank December 2nd, 1907. Up to the date of this report a dividend of forty per cent has been paid to commercial depositors and a dividend of sixty per cent to savings depositors.

Further dividends will be made, but owing to much litigation concerning the affairs of this bank, together with the personal affairs of its president, considerable time may elapse before the final report can be made and the receiver discharged.

From the foregoing report it will appear that the loss to depositors of this bank will not be as great as seems to have been quite generally believed.

The Farmers and Merchants' State Bank, Parma.

Seymour H. Godfrey, receiver, under date of December 1st, 1909, reports as follows:

Liability to depositors at date of suspension.....	\$86,207 99
Other liabilities	5,737 22
Total	<u>\$91,945 21</u>
Total assets at date of, and received since suspension....	\$120,720 03
Amount collected by receiver to date.....	\$63,786 86
Amount cash on hand at date of suspension	4,736 18
Total	<u>\$68,523 04</u>
Disposition of collections:	
Loans paid and other disbursements	\$1,929 71
Dividends paid	59,985 84
All other expenses	1,193 77
Balance in hands of State Treasurer.....	4,323 48
Balance in hands of receiver	1,090 24
	<u>\$68,523 04</u>

By reference to my annual report for the year 1908, this bank was closed September 18, 1908, after an examination by the department which showed an intermingling and confusion of the assets and liabilities of this bank with those of a private bank, in which the cashier was interested. Up to the date of the foregoing report a dividend of 60 per cent has been paid to depositors.

ESCHEATED DEPOSITS.

Pursuant to the provisions of Act No. 238 of the Public Acts of 1897, under date of June 30, 1909, a report from all banks, national, state and private, trust companies and building and loan associations, was called for with reference to deposits which had escheated to the State of Michigan, and deposits which had been inactive since June 30, 1906, and where there was good reason to believe that the person making such deposit was dead, and the same should escheat to the State of Michigan.

I succeeded in getting reports from all but twenty-four, and the names and addresses of these have been turned over to the Attorney General for his consideration and action. But five institutions reported deposits which had escheated to the State of Michigan, the total of such deposits being \$410.63.

Twenty-three institutions reported inactive deposits since June 30, 1906, the amount of such inactive deposits being \$3,701.51.

Report of all my actions with reference to escheated and inactive deposits has been made to the Attorney General, as required by statute.

SECURITIES COMMISSION.

This Commission was created for the purpose of passing on the validity of the securities mentioned in paragraphs (e), (f) and (g) of section 27 of the General Banking Law, and consists of the Attorney General, State Treasurer and Commissioner of Banking. It was organized April, 11, 1906, by virtue of the provisions of Act 262 of the Public Acts of 1905.

During the year the Commission has had three sessions, at which the following bonds were approved as legal investments for savings deposits of state banks:

Name of company.	Steamship.	Amount bond issue.
Fremont Steamship Co.....	B. F. Berry.....	\$160,000
Detroit Steamship Co.....	Chas. W. Kotcher.....	140,000
American Transit Co.....	John Dunn, Jr.....	190,000
Neptune Steamship Co.....	Arthur H. Hawgood.....	215,000
Atlas Steamship Co.....	Wm. A. Hawgood.....	200,000
Wilkinson Transportation Co.....	J. F. Durston.....	225,000
Holmes Steamship Co.....	A. E. Nettleton.....	200,000
Frontier Steamship Co.....	Salt Lake City.....	210,000
Weston Transit Co.....	Josiah G. Munro.....	650,000
	Wm. M. Mills.....	
	Legrand D. DeGraff.....	
	William B. Kerr.....	
York Transit Co.....	John J. Boland.....	165,000
Shenango Steamship Co.....	Wilpen.....	210,000
Wainright Steamship Co.....	Wainright.....	135,000
Alva Steamship Co.....	M. A. Bradley.....	155,000
Croxton Steamship Co.....	Caldera.....	170,000
Empire Steamship Co.....	Wm. H. Truesdale.....	100,000
Valley Steamship Co.....	Alexis W. Thompson.....	157,000
Hanna Transit Co.....	Howard M. Hanna, Jr.....	150,000
Triton Steamship Co.....	Rufus P. Ranney.....	140,000
Hawgood Steamship Co.....	W. R. Woodford.....	215,000
Pennsylvania Steamship Co.....	Jacob T. Kopp.....	165,000
American Steamship Co.....	Adam E. Cornelius.....	150,000
Frontier Steamship Co.....	James Corrigan.....	420,000
	Daniel B. Meachem.....	

LIST OF BONDS APPROVED BY SECURITIES COMMISSION.

For the benefit of the state banks, and others interested in knowing what bonds have been approved as legal investments for savings funds of state banks by the Securities Commission from the time of its organization up to and including December, 31, 1909, the following is offered:

REPORT OF THE COMMISSIONER.

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No.	Date of approval.	Name of company.	Name of steamer.	Amount bond issue.
1	Aug. 9, 1906	Hawgood Transit Co.	Harvey D. Goulder.	\$190,000
2	Aug. 9, 1906	Commonwealth Steamship Co.	Abraham Stearn.	190,000
3	Sept. 12, 1906	Toledo Steamship Co.	Eugene Zimmermann.	160,000
4	Sept. 12, 1906	Globe Steamship Co.	Frank C. Ball.	175,000
5	Sept. 12, 1906	Tonawanda Transit Co.	Charles Weston.	200,000
6	Mar. 23, 1907	Dearborn Transit Co.	E. L. Wallace.	140,000
7	Mar. 26, 1907	Franklin Steamship Co.	E. J. Earling.	190,000
8	Mar. 26, 1907	Minerva Steamship Co.	Henry A. Hawgood.	205,000
9	April 10, 1907	Chicago Navigation Co.	Wm. E. Fitzgerald.	280,000
			Jas. S. Dunham.	
11	Aug. 21, 1907	Mesaba Steamship Co.	D. O. Mills.	145,000
12	Aug. 28, 1907	Cuyahoga Steamship Co.	Sheldon Parks.	200,000
13	Oct. 8, 1907	Midland Navigation Co.	Midland Prince.	130,000
14	Oct. 8, 1907	Inter-Ocean Steamship Co.	Sierra.	130,000
15	Oct. 8, 1907	L. C. Smith Transit Co.	Chas. Hubbard.	125,000
16	Oct. 8, 1907	L. C. Smith Transit Co.	Smith Thompson.	125,000
17	Oct. 8, 1907	Cornell Steamship Co.	John Mitchell.	130,000
18	April 2, 1908	Standard Steamship Co.	H. P. Bope.	200,000
19	April 2, 1908	Acme Steamship Co.	Ward Ames.	200,000
20	April 2, 1908	Jenkins Steamship Co.	Charles O. Jenkins.	150,000
21	June 24, 1908	Fowlerville Lighting Co.		14,000
22	Aug. 13, 1908	Postal Steamship Co.	Thomas Barium.	150,000
23	Jan. 13, 1909	Fremont Steamship Co.	B. F. Berry.	160,000
24	Jan. 13, 1909	Detroit Steamship Co.	Chas. W. Kotcher.	140,000
25	Jan. 13, 1909	American Transit Co.	John Dunn, Jr.	190,000
26	Jan. 13, 1909	Neptune Steamship Co.	Arthur H. Hawgood.	215,000
27	Jan. 13, 1909	Atlas Steamship Co.	Wm. A. Hawgood.	200,000
28	Jan. 13, 1909	Wilkinson Transportation Co.	J. F. Durston.	225,000
			A. E. Nettleton.	
29	Jan. 13, 1909	Holmes Steamship Co.	Salt Lake City.	200,000
30	Jan. 13, 1909	Frontier Steamship Co.	Josiah G. Munro.	210,000
31	Jan. 13, 1909	Western Transit Co.	Wm. M. Mills.	650,000
			Legrand D. DeGraff.	
			William B. Kerr.	
32	Jan. 13, 1909	York Transit Co.	John J. Boland.	165,000
33	Jan. 13, 1909	Shenango Steamship Co.	Wilpen.	210,000
34	Jan. 13, 1909	Wainwright Steamship Co.	Wainwright.	135,000
35	Jan. 13, 1909	Alva Steamship Co.	M. A. Bradley.	155,000
36	Jan. 13, 1909	Croxton Steamship Co.	Caldera.	170,000
37	Jan. 13, 1909	Empire Steamship Co.	Wm. H. Truesdale.	100,000
38	Mar. 18, 1909	Valley Steamship Co.	Alexis W. Thompson.	157,000
39	Mar. 18, 1909	Hanna Transit Co.	Howard M. Hanna, Jr.	150,000
40	Mar. 18, 1909	Triton Steamship Co.	Rufus P. Ranney.	140,000
41	Mar. 18, 1909	Hawgood Steamship Co.	W. R. Woodford.	215,000
42	Mar. 18, 1909	Farrar Transportation Co.	Collingwood.	135,000
43	May 27, 1909	Pennsylvania Steamship Co.	Jacob T. Kopp.	165,000
44	May 27, 1909	American Steamship Co.	Adam E. Cornellus.	150,000
45	May 27, 1909	Frontier Steamship Co.	James Corrigan.	420,000
			Daniel B. Meachem.	

RECEIPTS AND DISBURSEMENTS OF DEPARTMENT.

In accordance with section 40 of the Banking Law the department has collected on account of fees for annual examination of banks \$27,664.02. There has been turned over to the Secretary of State for franchise fees, on account of new banks and increase of capital stock, \$552.50, making the total receipts of the department for the year \$28,216.52.

In the latter part of this text will be found a list of the state banks and trust companies, showing the dates on which they were examined and the amount of the examination fee collected in each instance.

The aggregate footings of examiners' reports (from which the amount of examination fee is determined, as provided in section 40) have been compared and checked with the amount of fees collected from each bank by the State Treasurer, and I would respectfully call your attention to his letter in this regard.

The expenses of the department for the year were as follows:

Salary of H. M. Zimmermann, Commissioner.....	\$2,500 00
Salary of W. Donovan, Deputy Commissioner	2,000 00
Salary of Chas. M. Turner, Examiner (resigned Sept. 15, 1909)	1,205 69
Salary of H. E. Johnson, Examiner.....	1,700 00
Salary of Jas. I. Van Keuren, Examiner (resigned December 31st 1909)	1,700 00
Salary of Chas. H. Ayers, Examiner (resigned Feb. 1st, 1909)	146 40
Salary of Grant J. Brown, Examiner (resigned July 1st, 1909)	850 00
Salary of Chas. E. Toms, Examiner	1,700 00
Salary of Chas. H. Adams, Examiner.....	1,700 00
Salary of A. E. Manning, Chief Clerk and Examiner.....	1,700 00
Salary of Geo. S. Anderson, Examiner (resigned September 17th, 1909)	1,214 93
Salary of Carl E. McAlvay, Examiner.....	1,700 00
Salary of Hira C. Moore, Examiner (appointed February 1st, 1909)	1,553 60
Salary of John A. May, Examiner (appointed July 1st, 1909)	850 00
Salary of John D. Morton, Examiner (appointed September 20th, 1909)	475 82
Salary of John C. Barron, Examiner (appointed December 6th, 1909)	115 49
Salary of extra clerks	2,743 69
Expense incurred in the examination of banks.....	8,050 20
Printing and binding	2,310 88
Postage	510 00
Miscellaneous, viz.: Stationery, express, telephone, etc.....	987 93
Total	\$35,714 63

From the above it will be noted that the net cost of bank supervision to the state for the year 1909 was \$7,498.11, a decrease of \$785.61 as compared with 1908. In other words, while the total expenses of the department increased but \$515.62 the increase in the receipts amounted to \$1,301.23.

As before mentioned in this report 738 examinations were made during the year, which in number is 44 more than in 1908, notwithstanding the fact that there has been an aggregate increase in bank assets to be examined of \$29,500,000.00. In other words the nine examiners have covered the State twice during the year, making 738 examinations and inspecting \$540,000,000.00 of bank assets, at a cost to the people of the State of \$7,498.11.

LEGISLATION.

With one exception every recommendation contained in my annual report for the year 1908 was enacted into law by the Legislature of 1909. These recommendations were concurred in by the Michigan Bankers' Association, which association through its executive committee actively

assisted in securing the passage of the amendments. Aside from repealing nine sections of the Banking Law which had become obsolete, a synopsis of the amendments is as follows:

Requiring difectors to meet monthly.

Examination and authorization of loans and investments made by officers since preceding meeting and requiring a complete record of such meetings entered upon bank record book and signed by president and secretary.

Giving Commissioner power to levy and collect assessment on stockholders in case of impairment of capital stock.

Increasing Commissioner's and Deputy's salary from \$2,000 and \$2,500 to \$2,500 and \$3,500, respectively; placing examiners on a graduated scale, with a minimum and maximum salary of \$1,700 and \$2,000, respectively.

Providing for the rehabilitation of an insolvent bank by its stockholders and its restoration to them by the receiver.

An important amendment was that providing for the appointment of the Commissioner of Banking, Deputy Commissioner, a State Bank Examiner, or some other suitable person, as receiver of insolvent institutions, having for its purpose the prevention of protracted and long drawn out receiverships of State banks. This amendment provides that when anyone connected with the State Banking Department is appointed receiver, the salary shall not be in excess of that paid him by the State while in the department. The benefits accruing from this amendment will be obvious to those already familiar with the history of receiverships.

Another important amendment was that prescribing a penalty for not separating commercial and savings investments and reserves in banks combining both classes of business. The law requiring the separation had been on the statute books for over fifteen year, and under it our supreme court has held in cases of insolvency that such investments specified in the law as savings investments must be set aside for the benefit of savings depositors, and in *Peters v. Receiver of the City Savings Bank*, Detroit, 131 Mich. 322, in holding that savings deposits constituted a trust fund, the following significant language was used: "So long as it is entirely possible to trace the fund which was invested in these securities as a fund derived from the savings department, we think there is no difficulty in saying that it should be impressed with a trust in favor of the savings depositors."

While state banks have in nearly every instance during the past fifteen years invested the required amount of their savings deposits in the securities set forth in the law, yet since the passage of the amendment, a complete separation and segregation of savings investments and reserves has been made. In construing the act, I have held that the savings investments, together with the savings reserves, must equal the amount of saving deposits. I have pleasure in reporting as an illustration of the unanimity and willingness with which the state banks have conformed to the law as amended, that on November 16, 1909, the total savings deposits amounted to \$151,290,000, while the aggregate savings investments exceeded this sum by nearly \$4,000,000.

The law further provides that a legal reserve of at least 15 per cent be maintained on savings deposits, and that three-fifths of the remainder

of such deposits (or approximately \$75,000,000, according to November 16 report) be invested in certain specified securities. At the time of that report Michigan state banks had so invested \$95,000,000, or an excess over requirements of \$20,000,000.

Under the Michigan Law, the separation and segregation of savings investments and reserves is not a complex matter, a physical separation of the cash not being required. The banks' books, however, must show a sufficient amount of cash to the credit of each department. All securities must be stamped or labeled "savings" or "commercial," and the total must correspond with the entries on the general ledger or daily statement book.

Michigan is but one of few states that requires this separation and segregation. I am of the opinion that had all the states been operating their savings banks or safeguarding their savings deposits in this manner, the agitation for the guaranteeing of deposits or the establishment of postal savings banks would not have confronted us; but, on the other hand, deposits would have been encouraged and greatly augmented on account of a more widespread confidence on the part of the depositing public.

With the amendments made to the Michigan Banking Act in 1909, the people of Michigan are to be congratulated on having on the statute books a law which will compare favorably with that of any of the older and more populous states of the Union. I am not unmindful of the fact, however, that in this as in other lines Michigan cannot remain at a standstill. New conditions must of necessity arise and must and will be met at the proper time. With the character of the men controlling the banking institutions of Michigan, and with the awakening of public interest in all matters pertaining to banking and departmental supervision thereof, the future of state banking in Michigan is indeed most promising.

The foregoing report is most respectfully submitted.

A large, stylized handwritten signature in dark ink, likely belonging to the Commissioner of the Banking Department, is positioned above the title. The signature is fluid and cursive, with a prominent initial 'A' and a long, sweeping underline.

Commissioner of the Banking Department.

OPINIONS OF THE ATTORNEY GENERAL.

OPINIONS OF THE ATTORNEY GENERAL.

EXCESSIVE LOANS.

On account of the importance of the subject of excessive loans I deem it advisable to again publish the construction of section 52 of the Banking Law in this regard as submitted to this department by the Attorney General in the year, 1903:

Lansing, Mich., May 23, 1903.

Hon. George W. Moore, Commissioner of Banking, Lansing, Michigan:

Dear Sir—I am in receipt of your communication of the 19th inst. referring to the General Banking Law of this State, and requesting my opinion upon the following questions:

“First, How much money may the directors of a bank loan to *any person*, or company, or corporation, or firm, by a two-thirds vote of its board of directors?

Second, How much money may any bank loan on any one line of commercial paper?

Third, May a bank increase the first named line by the bond or personal endorsement of the officers or directors of a firm, company or corporation, or by the assignment of value as collateral?”

In considering these questions I desire to call your attention to section 6141 of the Compiled Laws, being section 52 of the General Banking Law of this State, which provides in part as follows: “The total liabilities to any bank of any person or of any company, corporation or firm for moneys advanced, including in the liabilities of the company or firm the liability of the several members thereof, except special partners, shall at no time exceed one-tenth part of the amount of the capital and surplus of such bank; but the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed: Provided, however, That the foregoing limitations shall not apply to loans on real estate or other collateral securities authorized by this act: Provided, however, That by a two-thirds vote of the directors the liabilities of any bank of any person, or company, or corporation, or firm may be increased to a sum not exceeding one-fifth of the capital and surplus of the bank.”

It is evident that this limitation was borrowed from the National Banking Law, section 5200 of the Revised Statutes of the United States, providing as follows: “The total liabilities to any association, or any person, or of any company, corporation, or firm for money borrowed, including in the liabilities of the company or firm, the liabilities of the several members thereof, shall at no time exceed one-tenth part of the

amount of the capital stock of such association actually paid in; but the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed."

This provision, as found in our General Banking Law and also in the National Banking Law, has never been construed by the courts in so far as it relates to the particular question submitted by you.

The Supreme Court of Pennsylvania, in the case of *O'Hare v. Second National Bank of Titusville*, 77 Pa. St. 102, referring to this provision in its application to National banks, makes use of the following language: "Evidently the limitation of the indebtedness to the one-tenth in the 29th section, was intended as a general rule for conducting the business of the bank; a rule laid down from experience to regulate its loans for its own best interest and those of stockholders and creditors, not a rule to regulate its customers. It was, as remarked in *Fowler v. Scully*, a regulation to prevent these associations from splitting on the rocks, which has ruined so many banks, to-wit, *that of lending too much of the capital to one person or firm*. The intention being to protect the association and its stockholders and creditors from unwise banking, we cannot suppose it was meant to injure them by forbidding recovery of the injudicious loans."

In Vol. 29 of the Amer. & Eng. Ency. of Laws, 2nd ed. p. 382, we find the following with respect to the limitation found in the National Banking Law: "The object of this provision of the statute was to guard National banks from the hazard of speculative loans, but it contemplated and permitted to an unlimited amount the discount of paper used and required in facilitating the transfer of property and money in the transaction of the legitimate business of the country." Citing *Oswego Second National Bank v. Burt*, 93 N. Y. 244.

It was evidently the intent of the legislature, in enacting the provision above referred to, as found in the banking law of this State, to guard the banks organized thereunder from the hazard of speculative loans, and to prevent such banks from advancing or loaning too much of their money to any one person, firm or corporation, and in construing the statute with respect to the exception, it is necessary to keep constantly in mind the purpose of the limitation, and not to construe the provision relating to the exceptions therefrom in such a way as to destroy the force and effect of the limitation itself. The exceptions to which I refer relate to the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, and which, in my opinion, should be strictly construed and should be held to apply to no transaction that did not clearly and fully come within the provisions of the statute in this particular. Black on Interpretation of Laws, 275.

I find that the questions which you submit for my consideration are quite fully considered in Pratt's Digest, pages 93-94-95, in their application to national banks, but I am unable to concur in some of the conclusions reached which do not seem to be based upon judicial decisions, and which, in my opinion, tend to defeat the very purpose of the limitation. It is an elementary proposition recognized by the courts with re-

spect to statutory or constitutional inhibitions, that you cannot do indirectly that which you are prohibited from doing directly. In their application to commercial paper, the terms "loans" and "discounts" are synonymous. Amer. & Eng. Ency. of Law, Vol. 21, 2nd ed. 381. The question who is borrower is not always to be determined from the position of the parties as they appear on the paper. The borrower may be the maker or the endorser. Pratt's Digest, 94. Our statute provides that in the discount of commercial or business paper actually owned by the person negotiating the same, it shall not be considered as money borrowed. The application of this provision, in my opinion, relates exclusively to the person negotiating the paper. The statute contemplates that he alone shall be considered as not receiving a loan from the bank. With respect to the maker of such paper who is primarily liable, if such maker has received credit at the bank to the full limit imposed by law, the bank should not be permitted to discount such paper, as in that event the liability of the maker would exceed the liability permitted by the General Banking Law, and if such a transaction should be permitted, it would indirectly defeat the very purpose for which this limitation was imposed.

In determining the questions submitted by you, I realize that there may be some doubt as to the proper construction of these provisions in the absence of any judicial determination as to their proper meaning. In view of the fact that the several banks of this State organized under the General Banking Law, are subject to State supervision, not only for the protection of the banks themselves, but for the protection of the persons doing business with such banks, the laws relating thereto should be constructed in such a manner as to afford such protection in every possible way, until such time as the courts may determine otherwise.

In answer to your first question, I would therefore say that, in my opinion, the amount which the directors of a bank would be authorized to loan to any person, or company, or corporation, or firm, by a two-thirds vote of its board of directors, would not exceed one-fifth of the capital and surplus of the bank, and it would be immaterial whether such loan was secured or unsecured, excepting, of course, loans on real estate or other collateral securities authorized by the General Banking Law.

In answer to your second question, I would say that the same rule would apply to any one line of commercial paper that would apply to any one person, company, firm or corporation.

In answer to your third question I would say that, in my opinion, it is immaterial whether such loan is secured by the bond or personal endorsement of the officers or directors of the firm, company or corporation, or by the assignment of value as collateral, except where such loan is made upon real estate or other collateral securities recognized by the General Banking Law. In this connection I call your attention to the rule laid down in the Amer. & Eng. Ency. of Law, Vol. 21, 2nd ed., page 382, to the effect that "Drafts may be bona fide bills of exchange drawn upon actual existing values within the meaning of the statute, though not accompanied by specific bills of lading in each case. It is sufficient if they are drawn against property previously consigned and existing either in its original form or in the shape or proceeds of sales in the hands of the consignees." This rule, of course, applies to the

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STATE BANKING DEPARTMENT.

federal statute. The State and federal statute being identical in this particular, unquestionably the same rule would apply to a bank organized under the General Banking Law of this State.

Respectfully yours,

CHAS. A. BLAIR,

Attorney General.

The following opinions have been rendered during the years 1907, 1908 and 1909 by the Attorney General's department on questions concerning the construction of the Banking Law:

CORPORATION STOCKS AS TRUST COMPANY INVESTMENTS.

Lansing, Michigan, March 21, 1907.

Hon. Henry M. Zimmermann, Banking Commissioner, Lansing, Mich.:

Dear Sir—This department has given careful consideration of your inquiry of the 13th inst., as to whether trust companies organized under Act No. 108 of the Public Acts of 1889 have the right to invest in the stocks of Savings Banks; and particularly to the question as to whether section 11 of this act (Compiled Laws of 1897, Section 6166) permits such investment.

It is the opinion of this department that there is no general right under the laws of this State on the part of trust companies to invest in the stock of other corporations; and, further that the clause in section 11 of the above act, which authorizes the directors to invest in "such real or personal securities as they may deem proper" does not authorize investment in the stock of private corporations.

Respectfully yours,

JNO. E. BIRD,

Attorney General.

AUTHORITY TO SUBSCRIBE ARTICLES OF INCORPORATION AS "TRUSTEE"
REQUIRED.

Lansing, Michigan, August 7, 1907.

Hon. Henry M. Zimmermann, Commissioner State Banking Department,
"Capitol," Lansing:

Dear Sir—It appears that steps are being taken to organize a bank under the General Banking Law of this State, with a capital stock of \$100,000. From the articles of association which have been prepared, it appears that, approximately, sixty per cent. of such capital stock has been subscribed for by certain persons designated as "trustees"; that such articles do not disclose the names or residences of the cestui que trust in any instance, or the authority of the person subscribing as trustee to act in that capacity.

In this connection, you ask my opinion as to whether or not it would

be proper for you to issue the certificate of authority provided for by section 7 of the General Banking Law.

In reply thereto would say that section 2 of the Banking Law requires the persons associating in the organization of a bank to execute articles of incorporation, which shall specify, among other things, "the names and places of residence of the stockholders and the number of shares held by each of them." The latter part of section 4 provides as follows: "No bank shall transact any business except such as is incidental and necessarily preliminary to its organization until it has been authorized by the Commissioner of the banking department to commence the business of banking." The articles of incorporation are required to be executed in triplicate, one to be recorded in the office of the county clerk of the county in which the bank is located; one filed in the office of the Commissioner of the banking department; and one filed in the office of the Secretary of State. When such articles of incorporation are properly executed and filed and recorded, as required by law, and the Commissioner of the banking department is notified that at least fifty per cent. of its capital has been paid in, and that such bank has complied with all the provisions of the general banking law; before the bank shall be authorized to commence business, the Commissioner is required to examine into the condition of such bank, and if it is found that such organization is in accordance with the statute and that the various provisions of the law have been complied with, a certificate of authority to engage in the business of banking is issued by such Commissioner. When the statute is not complied with in any essential particular, it is clearly my opinion that such certificate of authority should be withheld. It seems to me that articles of incorporation which do not fully disclose the name and residence of the cestui que trust, where the stock is subscribed for by a trustee, and which also fails to disclose the authority to subscribe for such stock in that capacity, do not conform to the requirements of the general banking law, and, under such conditions as you have outlined, it would be your duty to refuse to issue the certificate of authority provided for by law.

I do not deem it essential to point out the numerous complications that might arise if stock in a banking corporation should be subscribed for in the manner indicated. It is sufficient to say that it does not conform to the requirements of the General Banking Law.

Respectfully yours,

JNO. E. BIRD.

Attorney General.

CERTIFICATES OF INDEBTEDNESS AS LEGAL INVESTMENTS.

Lansing, Michigan, October 23, 1907.

Hon. H. M. Zimmermann, Commissioner of the Banking Department,
"Capitol," Lansing, Michigan:

My Dear Sir—I am in receipt of your communication of the 16th inst. in which you ask whether or not certificates of indebtedness issued in payment for voting machines under the provisions of section 13 of Act 217 of the Public Acts of 1905 are proper investments for sav-

ings Banks under subdivision (b), section 27 of the General Banking Law, which provides that a certain portion of the savings deposits of such banks shall be invested as follows:

"(b). In the public debt or bonds of any city, county, township, village or school district of any state or territory in the United States, which shall have been authorized by the legislature of such state or territory: Provided, the total indebtedness of such municipality does not exceed five per cent. of its assessed valuation, except by a vote of two-thirds of the board of directors, such bonds may be purchased if the total liabilities do not exceed ten per cent. of its assessed valuation."

You also state that it has always been the ruling of the banking department that the term "public debt" and "bonds" were synonymous and that an issue of bonds, in order to be a proper investment for savings banks under this subdivision, must previously have received the approval of the voters of the municipality issuing the bonds.

For answer to your inquiry I would say it is my opinion that the ruling of your department places too narrow a construction upon the statute. The terms "public debt" and "bonds" are not synonymous. The term "public debt" includes not only a bonded debt, but also other form of public indebtedness.

State v. Hickman, 11 Mont. 541, and cases cited.

The statute under which certificates of indebtedness are issued in payment for voting machines reads as follows:

"The local authorities, on the adoption and purchase of a voting machine, may provide for the payment therefor in such manner as they may deem for the best interest of the locality and may for that purpose issue bonds, certificates of indebtedness or other obligations, which shall be a charge on the city, town or village. Such bonds, certificates or other obligations may be issued with or without interest, payable at such time or times as the authorities may determine, but shall not be issued or sold at less than par."

The legislature has the undoubted right to authorize debts of this character to be incurred without the vote of the electors of the municipality.

Callan v. The City of Saginaw, 50 Mich. 7.

I am of the opinion that the certificates of indebtedness issued under authority of this section come within the term "public debt" as used in subdivision (b), section 27 of the General Banking Law, and that, consequently, saving banks may lawfully invest their funds in such certificates of indebtedness.

Respectfully yours,
Jno. E. Bird,
Attorney General.

STRICTLY COMMERCIAL BANKS MUST AMEND ARTICLES TO TRANSACT SAVINGS
BUSINESS.

Lansing, Michigan, October 28, 1907.

Hon. H. M. Zimmermann, Commissioner of the Banking Department,
Lansing, Mich.:

Dear Sir—I am in receipt of your communication of the 16th inst. requesting an opinion upon the question of whether or not a bank organized as a purely commercial bank under the General Banking Law of the State is authorized to advertise for savings deposits and do a general bank business under the exception contained in section 24 of that law, which provides:

“Commercial banks may allow interest on accounts or certificates of deposit, but all deposits in such banks shall be payable on demand without notice, except when the contract of deposit otherwise provides.”

For answer thereto, I would say that the General Banking Law in section 1 provides that any number of persons, not less than five, “may associate to establish offices of discount and deposit, to be known as commercial banks, and also to establish offices of loan and deposit to be known as savings banks, or to establish banks having departments for both classes of business,” etc.

Under section 2 of the General Banking Law, the articles of incorporation are required to specify the nature of the business to be carried on, whether that of a commercial bank, savings bank, or both. Sections 23, 24 and 25 of the same law contain certain provisions referring to “any bank which, by its articles of incorporation, shall designate its business as that of a commercial bank;” and section 26 and succeeding sections of the same law contain provisions governing “any bank which by its articles of incorporation shall designate its business as that of a savings bank;” and section 29 contains provisions governing “any bank combining the business of a commercial bank and a savings bank” and provides that “all receipts, investments and transactions relating to each of said classes of business shall be governed by the provisions and restrictions herein specifically provided for the respective kinds of banks.”

Reading all these provisions of the General Banking Law together, it is clear that it was not intended to permit a bank organized as a strictly commercial bank to engage in the business of a savings bank, and that the exception contained in section 24, to which reference has been made, was not intended to have that effect. Before a commercial bank, organized as such, can conduct a savings bank business, it must amend its articles of incorporation so as to provide for conducting both classes of business.

Respectfully yours,
JNO. E. BIRD,
Attorney General.

BANKS CANNOT EXTEND THEIR CREDIT TO AN INDIVIDUAL OR BANK.

June 10, 1908.

Hon. H. M. Zimmermann, Commissioner, Banking Department, "Capitol," Lansing:

Dear Sir—I have your communication of June fifth, enclosing certain correspondence with the.....bank.

It appears from your communication that this bank, by an arrangement with certain private banks, permits the latter to issue drafts payable out of the funds of the former bank on deposit with its correspondent banks at New York and Chicago. You state that you have taken the position that such practice is illegal, and request an opinion as to the propriety of this holding.

Replying thereto would say, any attempt upon the part of any bank to permit anyone or any institution to issue drafts payable out of its deposit with correspondent banks is an attempt to perform and act and permit an arrangement not authorized by law. The bank possesses no authority to extend its credit to any individual or bank in the manner set forth in your communication. Such a practice may operate to the detriment of depositors and may impair the faith and credit of the bank. The practice in question is without authority of law. You possess general power under the statute to prohibit such practice, and it is the duty of the officials of the bank to cancel this arrangement.

Respectfully yours,
JNO. E. BIRD,
Attorney General.

SIMILARITY OF TRUST COMPANY TITLES.

June 30, 1908.

Hon. Henry M. Zimmermann, Commissioner of Banking, Lansing, Michigan:

Dear Sir—I am in receipt of yours of the 19th instant in which you state that a certain corporation organized under Act 232, Public Acts of 1903, as the "..... and Trust Company" is engaged in the business of selling various kinds of securities, and request the opinion of this department as to whether it is permissible for such a concern to do business under a name so closely allied to that of institutions organized under Act 108, Public Acts of 1889, under which trust companies are organized.

Subdivision 1 of section 2 of Act 232, Public Acts of 1903, contains this proviso:

"No name shall be assumed already in use by any other existing corporation of this State, or corporation lawfully carrying on business in this State, or so nearly similar as to lead to uncertainty or confusion."

Under the decisions of the courts of this State it seems to be clear that the question of the right to use a corporate name not identical with that of another existing corporation depends upon whether the names

are so similar that persons would be likely to deal with one concern when they believed in good faith they were dealing with the other.

See—

Lamb Knit Goods Co. v. Lamb Glove & Mitten Co., 120 Mich. 159;

Penbertha Injector Co. v. Lee-Penbartha Mfg. Co., 120 Mich. 174;

Supreme Lodge Knights of Pythias v. Improved Order Knights of Pythias, 113 Mich. 133;

Great Hive L. O. T. M. v. Supreme Hive, 135 Mich. 392, 415.

It would seem also if the similarity of the name of a corporation organized under Act 232, Public Acts of 1903, to the names of corporations organized under Act 108, Public Acts of 1889, which is the trust company act, was such that people dealing with it would be deceived into believing that they were dealing with a corporation which was under the supervision of the banking department, that the use of such a name could properly be restrained in a proceeding instituted for that purpose.

Very respectfully yours,
JNO. E. BIRD,
Attorney General.

ASSESSMENT IN CASE OF IMPAIRMENT NOT AUTHORIZED.

July 29, 1908.

Hon. Henry M. Zimmermann, Commissioner of Banking, "Capitol,"
Lansing:

Dear Sir—We have carefully examined the letter ofcashier of the Bank, of date July 18, 1908, together with the enclosures accompanying same.

Section 42 of the General Banking Law, being section 6131 of the Compiled Laws of 1897, gives the Commissioner of Banking authority when he finds the capital of any bank is impaired or reduced below the amount required by law, to require such bank to make good the deficiency within ninety days after a written requisition is made, and in case the impairment is not made good it becomes his duty, with the concurrence of the Attorney General, to institute proceedings for the appointment of a receiver to wind up the affairs of the bank. The law does not prescribe the method by which this impairment is to be made good. It makes no provision for an assessment upon the stockholders of the bank, nor is there any authority under the statutes of this State for the stockholders or directors to make such an assessment. There being no statutory authority for making the assessment, it follows that an assessment made by the stockholders or directors could not be enforced against dissenting shareholders. The only method of making an assessment against the stockholders of a bank is under section 46 of the General Banking Law, section 6135 of the Compiled Laws of 1897. This assessment can only be made when the bank is in process of liquidation.

It is our view of this statute that it contemplates a voluntary contri-

bution on the part of the shareholders in order to prevent the affairs of the bank being liquidated by order of the Commissioner, and leaves it open to the bank to make good the deficiency in any manner that seems to it feasible. The only alternative in case of the failure of the bank to make good the deficiency is for the Commissioner to proceed as directed by the statute.

We return the letter and enclosure herewith.

Very respectfully yours,
JNO. E. BIRD,
Attorney General.

FOREIGN BANKS NOT PERMITTED TO TRANSACT BUSINESS.

July 29, 1908.

Hon. Henry M. Zimmermann, Commissioner of Banking, "Capitol,"
Lansing:

Dear Sir—We are in receipt of yours of the 3d instant in which you enclose a letter from Reginald F. Fennell, under date of June 20, 1908, in which he submits the following inquiry:

"Is there any license necessary or other legal form required to be gone through with for banks doing business outside of the State of Michigan, to establish an agency or representative in this State? In the event of there being any restriction, kindly advise to what extent."

In reply to this inquiry will say that the Legislature has by statute prescribed strict conditions to be complied with by corporations desiring to engage in the business of banking, or in loaning and investing money. There is no statutory provision which permits foreign corporations to come into this State for the purpose of engaging in that kind of business. The fact that the Legislature has seen fit to lay down these conditions for domestic corporations desiring to engage in such business and to place them under the supervision of the State banking department indicates clearly an intention on the part of the Legislature to prohibit foreign corporations from engaging in such business.

In this connection we desire to call your attention to the case of—

New York Mortgage Co. v. Sec. of State, 150 Mich. 197, 202.

which was a mandamus proceeding against the Secretary of State to compel the issuance of a license to do business in this State to a corporation desiring to engage in the business of making "loans secured by mortgages on real estate, to sell such mortgages and bonds of this company secured by mortgages on real estate, but said bonds are not to be sold on the installment plan."

In response to the contention of the relator in that case that it should be admitted to do business under our foreign corporation law, the court said:

"In other words such construction would operate as to such foreign corporations as a repeal of all the beneficial and protective provisions of Act No. 205, Public Acts of 1877. To hold that such was the Legis-

lative intent would be contrary to every suggestion that arises to the mind, upon the consideration of the proposition. Our construction of the act is that banking corporations and those corporations which are within the contemplation of our banking laws are not within the provisions of the act authorizing foreign corporations to transact business in this State."

In view of the above, we are of the opinion that foreign banks have no right to engage in business in this State, or to establish an agency or representative in this State for the transaction of business.

We return Mr. Fennell's letter herewith.

Very respectfully yours,

JNO. E. BIRD,

Attorney General.

INCREASE OF CAPITAL NOT REQUIRED BY BANKS IN EXTENSION OF CORPORATE
LIMITS. BRANCH BANKS PERMITTED IN CERTAIN INSTANCES.

May 27, 1909.

Hon. Henry M. Zimmermann, Commissioner of the Banking Department,
Capitol, Lansing, Michigan.

Dear Sir—I am in receipt of your letter of the 29th ultimo in which you state that a bank organized with a capital of \$20,000.00 in a village adjacent to a large city subsequently became located within the corporate limits of the city by an extension of the boundaries of the city to include the territory formerly embraced within the limits of the village; the bank thus coming into the city with a capital less than is required by statute of banks organized within the city. You also state that it is now suggested that this bank may establish branches within the city and request an opinion upon the following:

First, Whether or not you have authority to require a bank organized in a village, when it becomes located in a city by the extension of the corporate limits of the city, to increase its capital in accordance with the number of inhabitants of the city.

Second, Whether or not a State bank has authority to establish branches in the city or village in which it is authorized by its articles of incorporation to transact business.

In reply will say that Section 1 of the General Banking Law (Section 6090 C. L.) provides for the establishment of commercial and savings banks in cities and villages in the state and prescribes the minimum capital that banks may have, based on the population of the city or village in which the bank is to be located.

Section 2 of the act provides that the articles of incorporation shall specify among other things:

"The county and city or village where such bank is to be located and to conduct its business;"

Section 7 provides that upon compliance with the statute the Commissioner of the Banking Department shall give the bank a certificate under his hand and official seal that the bank has complied with the statute and is authorized to commence business.

The contingency arising in the case of the bank to which your refer apparently was not anticipated by the framers of the General Banking Law as that law contains no provision requiring a bank established within a village which becomes located in a city by reason of the extension of the corporate limits of the city to increase its capital in accordance with the population of that city. Neither is there in the Banking Law any provision requiring a bank after its organization within a city of a certain population to increase its capital as the population of the city increases.

The bank upon complying with the provisions of the statute was given the right by the state to conduct its business within the village. It did not voluntarily remove to the city but became located therein by operation of law through the extension of the corporate limits of the city. The provision of the statute requiring banks to have a certain capital according to the population evidently has reference to the establishment of banks in the first instance. As heretofore stated, a bank once lawfully established with the required capital according to the population of a city is not required to increase its capital although the population of the city may increase to such an extent that a new bank could not be established therein without having a much larger capital. A careful consideration of the provisions of the General Banking Law leads me to the conclusion that a bank once lawfully established in a village with the required capital in accordance with Section 1 of the General Banking Law is not required under the provisions of that law to increase its capital when it becomes located within a city by reason of the extension of the corporate limits of the city to include the village.

For answer to your second question I would say that no authority to establish branches is conferred upon banks by any provision of the laws of this state. In the absence of statute a bank has no authority to establish branches at which a general banking business is conducted.

MaGee on Banks and Banking, page 41,
Atty. Gen. v. Oakland Co. Bank, Walk. page 90.

While a bank has no authority to establish branches unless expressly authorized by statute so to do, it seems that it may have an agency for the transaction of some part of its business in the city or village designated in its charter as the place where the bank is to be located and to conduct its business.

In MaGee on Banking, page 41, are compiled the provisions in force in the different states relating to this subject and of this state it is said:

"There is no law authorizing the establishment of branches. Agencies are permitted which are restricted in their operations to receiving and paying out of deposits and issuing exchange."

and several instances of banks located in the cities of Detroit and Lansing having established agencies of this character are noted.

The agencies established by the banks at the cities indicated have been conducted by the banks for some time and the right of the banks to establish such agencies does not appear to have been heretofore questioned by the Banking Department or any officer of the State. In view

of the foregoing I am of opinion that a bank may establish agencies of the character of those indicated herein within the limits of the city or village in which the bank is located. Inasmuch as a bank originally located in a village, and which becomes located in a city by the extension of the corporate limits of the city, has authority to conduct its business within the city, it would have the same right to establish agencies of this character as a bank originally organized within the city.

Respectfully yours,
(Signed) JNO. E. BIRD,
Attorney General.

NOTES AND SECURITIES DEPOSITED WITH TRUST COMPANIES NOT LEGAL
SAVINGS INVESTMENTS.

May 27, 1909.

Hon. Henry M. Zimmermann, Commissioner of the Banking Department,
Capitol, Lansing, Michigan.

Dear Sir—I am in receipt of your letter of the 29th ultimo in which you ask whether or not notes and securities representing fractional parts of large loans where the security is deposited with a trust company are legal investments for a state bank under Section 27 of the General Banking Law (Section 6116 C. L.) as amended by Act 322 of the Public Acts of 1907.

In reply would say that this section provides in Subdivision (i) that a certain proportion of the savings deposits of the bank shall be invested by the board of directors as follows:

“Upon notes or bonds secured by mortgage lien upon unencumbered real estate worth at least double the amount loaned; the remainder of such deposits may be invested in notes, bills or other evidences of debt, the payment of which is secured by the deposit with the bank, of collateral security consisting of personal property or securities of known marketable value, worth ten per cent more than the amount so loaned and interest for the time of the loan; or may be invested in notes, bills or other evidence of debt, the payment of which is secured by such property or securities deposited in a collateral deposit company organized under the laws of this state;”

It is evident that the notes and securities in question come within the class last referred to in this subdivision, to-wit: “notes, bills or other evidence of debt, the payment of which is secured by such property or securities deposited in a collateral deposit company organized under the laws of this state.”

This provision was incorporated in this subdivision of Section 27 by Act No. 322, Public Acts of 1907. The same legislature enacted a law providing for the incorporation of “safety and collateral deposit companies,” the same being Act No. 240 of the Public Acts of 1907, having power under the provisions of Section 9:

“To receive on deposit, in trust, any personal property deposited with

it by individuals, partnerships or corporations, as collateral security for the payment of bonds, or other obligations issued by such individuals, partnerships or corporations, and to enter into and execute any instruments in writing necessary and proper to carry such trusts into effect."

Section 11 places every corporation organized under the act and engaging in this branch of the business under the supervision of the Commissioner of the Banking Department.

These acts were passed by the same legislature; are in *pari materia* and must be construed together. Thus construed, the collateral deposit companies organized under the laws of this state referred to in the amendment to the General Banking Law must be held to refer to collateral deposit companies organized under the provisions of Act 240 of the Public Acts of 1907. I am informed that at this time there are no collateral deposit companies organized in this state under that act. Consequently, I am of opinion that savings banks have no authority to invest their funds in notes and securities under subdivision (i) of Section 27 of the General Banking Law where the security for the same is deposited with a trust company.

Respectfully yours,
(Signed) JNO. E. BIRD,
Attorney General.

STATE BANKS ORGANIZED BY STOCKHOLDERS OF NATIONAL BANKS.

June 10, 1909.

Hon. Henry M. Zimmermann, Commissioner of the Banking Department,
Capitol, Lansing:

Dear Sir—I am in receipt of your communications of the 29th ultimo requesting an opinion upon the question of whether or not a State bank may legally be organized in this State by the stockholders of a National Bank under a plan substantially as follows:

The stockholders of the national bank enter into an agreement with the officers of the national bank by the terms of which the stockholders agree that the officers may take the necessary steps to organize a State bank with a prescribed capital, the shares of which may be subscribed for in the first instance by such persons as may be selected by the officers, but when paid for shall be held in the names of such persons as from time to time shall be the officers of the national bank, as trustees, which said trustees may exercise during the life of the trust all the rights and powers of absolute owners of the stock except to the extent that they may be ordered otherwise by express directions in writing signed by a majority of at least two-thirds in interest of the persons beneficially interested in the stock. The dividends upon said stock are to be received by the trustees and paid by them to the national bank for distribution among the stockholders of the national bank pro rata according to their ownership of record of shares of stock in the national bank, the trust to continue as long as the national bank shall continue to

do business unless sooner terminated by a request in writing of a majority of at least two-thirds in interest of the capital stock of said bank. The necessary capital for the state bank is to be furnished by a special or extra dividend declared by the national bank. It is provided that the stock in the State bank shall be held by the trustees and that no person shall have the right to transfer his interest therein otherwise than by the transfer of the ownership of stock in the national bank upon the books of the latter. The only evidence of the beneficial interest of any person in the stock of the State bank is that given by an endorsement on the back of the certificates of stock of the national bank to the effect that the owner of the shares represented by that certificate is beneficially interested in common with all other stockholders of the national bank in a pro rata amount of the capital stock of the State bank and that said beneficial interest cannot be sold or transferred otherwise than by the transfer of the shares of stock represented by the certificate upon the books of the national bank, and that the beneficial interest in the stock of the State bank shall pass with the transfer of the shares of the national bank represented by the certificate. It is further provided that no person shall be eligible to the office of director of the State bank who is not a director of the national bank.

For reply to your inquiry I would say that the General Banking Law of this State contains no provision that would prohibit the stockholders in a national bank from organizing a State bank upon compliance with the provisions of the General Banking Law. Neither is there in that law any provision expressly prohibiting the stockholders in a State bank from entering into an agreement in substantially the form indicated above. The agreement is not between the national bank and the State bank, but is between the stockholders in those banks. As between the State bank and the State, any agreement of this character between the stockholders of the bank would be wholly ineffectual to prevent the State from exercising a supervisory control over the affairs of the bank, or enforcing the liability of the stockholders, in accordance with the provisions of the General Banking Law. It is true that there are cases holding that agreements between stockholders in corporations imposing a permanent restraint upon the alienation of their shares of stock are invalid, but under the terms of this agreement a stockholder may transfer his shares of stock in the State bank provided he also transfers his shares of stock in the national bank. It does not seem that there is in that case such a restraint upon the alienation of the shares as would render the agreement invalid.

Upon due consideration of the matter I am of opinion that, so far as the State is concerned, the plan outlined for the organization of a State bank is, in its general features, valid under the General Banking Law of the State. I express no opinion, however, upon the validity of the details of any particular plan for such organization, leaving those questions to be determined when it is sought to organize a State bank upon this plan and the details of the proposed plan of organization are before me.

Respectfully yours,
(Signed) JNO. E. BIRD,
Attorney General.

STATE BANKING DEPARTMENT.

BANK EXAMINERS PUBLIC OFFICERS.

June 30, 1909.

Hon. Henry M. Zimmermann, Commissioner of Banking Department,
Capitol, Lansing:

Dear Sir—I am in receipt of your letter of June 17th in which you submit the amendment to Section 38 of the Banking Law relative to the salaries of examiners, and request the opinion of this department as to whether the examiners who have already been employed by the Banking Department for three years will be entitled to the increase in their salaries when the amendment becomes operative.

In reply thereto will say that Section 3 of Article XVI of the revised constitution provides, in part:

“Salaries of public officers, except circuit judges, shall not be increased, nor shall the salary of any public officer be decreased, after election or appointment.”

In determining the question submitted it is important to ascertain first whether a bank examiner is a public officer within the meaning of this section of the revised constitution. Mechem defines a public office to be:

“The right, authority and duty, created and conferred by law, by which for a given period, either fixed by law or enduring at the pleasure of the creating power, an individual is invested with some portion of the sovereign functions of the government, to be exercised by him for the benefit of the public.” (Mechem on Public Officers, Sec. 1.)

And he points out two essentials: First, The delegation of sovereign functions; Second, Powers created and conferred by law. (Sec. 4 & 5).

In Section 9 he states;

“Any man is a public officer who hath any duty concerning the public, and he is not the less a public officer where his authority is confined to narrow limits; for it is the duty of his office and the nature of that duty which make him an officer, and not the extent of his authority.”

Section 38 of the Banking Law provides for the appointment of bank examiners, fixes their salaries and requires them to file a bond of ten thousand dollars. Section 39 authorizes the examiners to examine banks and to examine the officers, agents, clerks, customers or depositors upon oath, and makes false swearing before such examiner perjury. Section 40 requires the examiner to take an oath to keep secret all facts and information obtained in the course of his examinations. Section 41 authorizes the commissioner to ask for the appointment of a receiver in case of a refusal of a bank to submit to an examination by an examiner.

True, the statute, in Section 38, states that the commissioner shall “employ from time to time such examiners,” but the fact that the appointment of a bank examiner is designated as an employment does not change the nature of the duties prescribed by law. Clearly, the stat-

ute in question delegates sovereign functions to the examiner and the powers are created and conferred by law, the two essentials to the creation of an office as pointed out by Prof. Mechem. See also the language of Justice Cooley in:

Throop v. Langdon, 40 Mich. 673, 682.

The amendment to Section 38 submitted by you reads as follows:

"Salaries of the examiners shall be the sum of seventeen hundred dollars per annum during the first year of their employment as such, and shall be increased one hundred dollars each year of such employment until the full sum of two thousand dollars is reached, which sum shall be their annual salary thereafter."

A bank examiner being a public officer as we have heretofore shown, the constitutional provision above quoted would apply. The language of the constitution is plain that the salaries "shall not be increased, nor shall the salary of any public officer be decreased, after election or appointment." There are cases holding, as in the case of bank examiners, where the tenure of the office is at the pleasure of the appointing power that a constitutional provision, that the compensation shall not be increased or diminished *during the term for which the officer is elected or appointed*, does not apply to officers who have no fixed term.

29 Cyc. 1429,
Gibbs v. Morgan, 39 N. J. Eq. 126,
Somers v. State, 5 S. D. 321,
58 N. W. 804,
id. 5 S. D. 584,
59 N. W. 962.

"But an examination of these cases shows that the decisions turn upon the proposition that the constitutional provision could not apply to an officer who had no fixed term. The language of our constitutional provision makes no reference to the term, but prohibits the increase or the decrease of the salary after election or appointment.

I am therefore of the opinion that the amendment to Section 38 of the Banking Law, made by Senate Enrolled Act 42, is void in so far as it provides for an increase of the salaries of bank examiners now in the employ of the department, or who may be in its employ when the amendment takes effect.

In this connection I call your attention to the fact that the provisions of the statute cannot be evaded by an examiner resigning before the taking effect of the amendment and accepting an appointment after the amendment is in force.

See—

29 Cyc. 1428,
Green v. Hudson Co., 44 N. J. L. 388.

Very respectfully yours,
(Signed) JNO. E. BIRD,
Attorney General.

CAPITAL STOCK REQUIREMENTS OF BANKS AFFECTED BY EXTENSION OF CORPORATE LIMITS.

Nov. 12, 1909.

Hon. Henry M. Zimmermann, Commissioner of Banking, Capitol, Lansing:

Dear Sir—Replying to your letter of the 19th ult., in which you request our opinion as to whether the..... Bank which was located in the village of..... recently annexed to the city of..... may increase its capital stock from twenty thousand dollars to fifty thousand dollars, will say that we held, in an opinion to you under date of May 9, 1909, that this bank could not be deprived of its right to do business under its original incorporation with a capital stock of twenty thousand dollars, by the fact of annexation of the village of..... to the city of..... We reached that conclusion by reason of the fact that the bank was lawfully incorporated with a capital of twenty thousand dollars to do business in; that the examination of placed the bank in the city of without its consent, and that it could not be thus deprived of its right to do business under its original incorporation.

Now, however, this bank proposes, by its own voluntary act, to increase its capital stock, thus, in a measure, effecting a re-organization. The whole aim and purpose of the statute, Section 1 of the General Banking Law is to provide a minimum capital for banks graded according to the population of the city or village in which they are situated. In order to prevent a reduction of the capital below the minimum, it is provided in Section 10 that "no reduction shall be made to a less amount than is required in Section 1 for capital." To permit this bank to substantially reorganize by increasing its capital, without increasing its capital stock to at least the minimum amount required for the city of....., would, in my judgment, do violence to the intent of the legislature, as expressed in Sections 1 and 10 of the Banking Law, to which I have referred. The bank is now a corporation of the city of The law relating to the amount of capital stock in is different than in

While I do not think the bank could be deprived of its rights to continue during the period of its corporate existence, with a capital of twenty thousand dollars, by the annexation, I am constrained to hold that in taking advantage of the statute relative to the increase of capital stock, it must be governed by the provision of the statute applicable to the city of, and must, therefore, if it increases its capital at all, increase it to at least the minimum amount required for cities having a population of over one hundred and ten thousand inhabitants, as prescribed by Section 1 of the Banking Law.

Very truly yours,

(Signed) JNO. E. BIRD,
Attorney General.

BANKS EXAMINED AND FEES PAID.

REPORT OF THE COMMISSIONER.

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The following is a list of banks examined and the amount paid by each, as required by section 40 of the general banking law.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
325	Addison State Savings bank.....	Addison.....	Feb. 16....	Aug. 2....	\$25 00
162	Adrian State Savings Bank.....	Adrian.....	April 26....	Nov. 8....	147 61
80	The Commercial Savings Bank.....	Adrian.....	Feb. 8....	July 27....	63 44
66	Lenawee County Savings bank.....	Adrian.....	April 28....	Nov. 10....	85 90
171	Waldby & Clay's State Bank.....	Adrian.....	April 7....	Dec. 16....	84 94
179	Albion State Bank.....	Albion.....	April 29....	Nov. 1....	33 45
167	Commercial and Savings Bank.....	Albion.....	May 17....	Nov. 2....	30 58
314	Allegan State Savings Bank.....	Allegan.....	Jan. 6....	June 29....	25 00
323	First State Bank.....	Allegan.....	Jan. 5....	June 28....	40 44
233	First State Bank of Alma.....	Alma.....	Jan. 4....	May 29....	59 74
232	The Alma State Savings Bank.....	Alma.....	April 19....	Sept. 20....	25 00
437	Almont Savings Bank.....	Almont.....	Dec. 2....	.....	25 00
169	Alpena County Savings Bank.....	Alpena.....	May 24....	Dec. 20....	178 19
302	Farmers' State Bank.....	Alto.....	Mar. 30....	Oct. 19....	25 00
48	Ann Arbor Savings Bank.....	Ann Arbor.....	May 24....	Oct. 25....	283 49
26	Farmers' and Mechanics' Bank.....	Ann Arbor.....	Feb. 16....	Aug. 23....	98 68
333	German-American Savings Bank.....	Ann Arbor.....	Feb. 23....	Oct. 28....	31 81
144	State Savings Bank.....	Ann Arbor.....	Feb. 15....	Aug. 24....	116 36
228	Armada Savings Bank.....	Armada.....	Mar. 30....	July 27....	30 09
213	Athens State and Savings Bank.....	Athens.....	Feb. 8....	May 4....	25 00
414	Farmers' State Bank.....	Athens.....	Feb. 15....	Sept. 14....	25 00
418	People's State Savings Bank.....	Auburn.....	Aug. 11....	.....	25 00
420	State Bank of Augusta.....	Augusta.....	Nov. 8....	.....	25 00
236	State Bank of Frank W. Hubbard & Co.....	Bad Axe.....	Jan. 11....	June 28....	40 26
237	State Savings Bank of Bad Axe.....	Bad Axe.....	Jan. 12....	June 9....	29 30
337	State Exchange Bank.....	Bancroft.....	Feb. 27....	Aug. 11....	25 00
62	West Michigan Savings Bank.....	Bangor.....	May 18....	Oct. 12....	32 03
304	Barryton State Savings Bank.....	Barryton.....	April 19....	Aug. 31....	25 00
93	City Bank.....	Battle Creek.....	May 24....	Oct. 25....	154 19
178	Merchants' Savings Bank.....	Battle Creek.....	April 21....	Oct. 27....	116 57
63	Bay City Bank.....	Bay City.....	Mar. 29....	Sept. 27....	226 13
43	Bay County Savings Bank.....	Bay City.....	Mar. 22....	Sept. 7....	97 63
30	Commercial Bank.....	Bay City.....	May 17....	Oct. 18....	95 49
96	Lumbermans State Bank.....	Bay City.....	Mar. 23....	Sept. 8....	57 24
17	Peoples Savings Bank.....	Bay City.....	Mar. 24....	Oct. 19....	84 31
2	Belding Savings Bank.....	Belding.....	Jan. 5....	June 2....	32 50
159	People's Savings Bank.....	Belding.....	Jan. 6....	June 1....	28 89
247	Bellaire State Bank.....	Bellaire.....	Mar. 24....	July 28....	25 00

STATE BANKING DEPARTMENT.

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
219	Benton Harbor State Bank.....	Benton Harbor.....	Feb. 17....	Aug. 4....	\$50 40
73	Farmers' and Merchants' Bank.....	Benton Harbor.....	Feb. 15....	Aug. 2....	106 30
388	State Savings Bank.....	Benton Harbor.....	Feb. 24....	Aug. 23....	25 00
416	Berrien Springs State Bank.....	Berrien Springs.....	Feb. 8....	Aug. 23....	25 00
250	Big Rapids Savings Bank.....	Big Rapids.....	Jan. 27....	July 14....	31 02
248	Citizens' State Bank.....	Big Rapids.....	Jan. 25....	July 12....	50 16
411	First State Savings Bank.....	Birmingham.....	Feb. 25....	Sept. 4....	25 00
163	Blissfield State Bank.....	Blissfield.....	Feb. 23....	Sept. 9....	26 11
221	Jipson-Carter State Bank.....	Blissfield.....	Feb. 20....	Sept. 7....	57 22
436	Farmers' State Bank.....	Breckenridge.....	Dec. 7....		25 00
187	First State Savings Bank.....	Breckenridge.....	April 21....	Aug. 30....	25 00
409	First State Savings Bank.....	Bronson.....	May 20....	Oct. 13....	25 00
312	Culver State Bank.....	Brooklyn.....	April 6....	Aug. 31....	25 00
310	Farmers' State Bank.....	Brooklyn.....	April 5....	Sept. 2....	25 00
216	Brown City Savings Bank.....	Brown City.....	May 18....	Nov. 29....	25 00
253	Citizens' State Savings Bank.....	Brown City.....	May 19....	Nov. 29....	25 00
212	Burr Oak State Bank.....	Burr Oak.....	Jan. 27....	July 20....	25 00
313	State Bank.....	Byron.....	Jan. 30....	Aug. 5....	25 00
181	Cadillac State Bank.....	Cadillac.....	Feb. 3....	July 13....	96 84
261	People's Savings Bank.....	Cadillac.....	Feb. 1....	July 12....	52 53
291	State Bank.....	Caledonia.....	Jan. 7....	June 15....	25 00
333	Calumet State Bank.....	Calumet.....	Mar. 11....	Aug. 19....	56 23
87	Merchants' and Miners' Bank.....	Calumet.....	Mar. 9....	Aug. 16....	240 14
320	First State Bank.....	Camden.....	Feb. 16....	Aug. 4....	25 00
208	Capac Savings Bank.....	Capac.....	Mar. 30....	Oct. 21....	25 00
303	State Savings Bank of Carleton.....	Carleton.....	April 23....	Oct. 18....	25 00
287	Commercial Savings Bank.....	Caro.....	Jan. 26....	Aug. 3....	25 00
286	State Savings Bank.....	Caro.....	Jan. 25....	Aug. 2....	45 76
72	State Bank of Carson City.....	Carson City.....	April 26....	Nov. 3....	40 64
234	Exchange State Bank.....	Carsonville.....	Jan. 4....	June 15....	25 00
180	State Bank of Carsonville.....	Carsonville.....	Jan. 5....	June 14....	27 51
421	Cass County State Bank.....	Cassopolis.....	Aug. 9....		25 00
343	First State Bank.....	Central Lake.....	Mar. 23....	July 28....	25 00
391	Wolf Bros. State Bank.....	Centreville.....	Feb. 25....	Sept. 13....	28 32
315	Charlevoix State Savings Bank.....	Charlevoix.....	April 7....	Oct. 11....	25 00
218	Eaton County Savings Bank.....	Charlotte.....	June 5....	Dec. 4....	37 75
305	Cheboygan County Savings Bank.....	Cheboygan.....	Jan. 11....	June 22....	25 00
304	Cheboygan State Bank.....	Cheboygan.....	Jan. 9....	June 22....	25 55

REPORT OF THE COMMISSIONER.

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List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
397	Farmers' and Merchants' Bank.....	Chelsea.....	April 3....	Nov. 4....	\$25 00
203	The Kempf Commercial and Savings Bank.....	Chelsea.....	April 26....	Nov. 8....	57 55
235	The Chesaning State Bank.....	Chesaning.....	Mar. 2....	Aug. 11....	30 72
424	Citizens State Bank.....	Clare.....	Sept. 23....		25 00
118	Clare County Savings Bank.....	Clare.....	Jan. 11....	June 21....	26 43
267	E. Joeman State Bank.....	Clarkston.....	Mar. 31....	Oct. 20....	25 00
376	Climax State Bank.....	Climax.....	May 17....	Oct. 11....	25 00
104	Branch County Savings Bank.....	Coldwater.....	Jan. 25....	July 19....	63 77
358	*Commercial and Savings Bank.....	Coleman.....	Jan. 20....		
292	State Bank.....	Coleman.....	Jan. 20....	July 19....	25 00
427	E. Hill & Sons State Bank.....	Colon.....	July 29....		25 00
433	Columbiaville State Bank.....	Columbiaville.....	Nov. 5....		25 00
32	Farmers' State Bank.....	Concord.....	Jan. 20....	July 28....	30 37
174	Commercial State Bank.....	Constantine.....	April 20....	Sept. 15....	25 72
173	First State Bank.....	Constantine.....	April 21....	Sept. 14....	33 49
281	Coopersville State Bank.....	Coopersville.....	Feb. 9....	June 10....	27 66
406	State Bank of Montcalm County.....	Coral.....	April 28....	Nov. 4....	25 00
339	Old Corunna State Bank.....	Corunna.....	Jan. 27....	July 6....	43 72
183	Sanilac County State Bank.....	Croswell.....	April 7....	Oct. 6....	44 87
182	State Bank of Croswell.....	Croswell.....	April 12....	Nov. 1....	27 34
176	Davison State Bank.....	Davison.....	Mar. 30....	Sept. 30....	25 00
319	Citizens' State Bank.....	Decatur.....	Jan. 11....	June 22....	25 00
102	First State Bank.....	Decatur.....	Jan. 11....	July 6....	25 00
196	Farmers' State Bank of Deckerville.....	Deckerville.....	Feb. 24....	May 17....	25 00
195	State Bank of Deckerville.....	Deckerville.....	April 15....	Nov. 3....	25 00
335	Deerfield State Bank.....	Deerfield.....	April 7....	Nov. 10....	25 00
301	Delton State Bank.....	Delton.....	Jan. 23....	Aug. 4....	25 00
73	Central Savings Bank.....	Detroit.....	June 1....	Nov. 29....	250 69
47	Detroit Savings Bank.....	Detroit.....	Mar. 15....	Sept. 20....	960 81
....	Detroit Trust Company.....	Detroit.....	Mar. 22....		434 54
386	Detroit United Bank.....	Detroit.....	Mar. 1....	Aug. 16....	198 28
9	Dime Savings Bank.....	Detroit.....	May 10....	Oct. 11....	822 24
357	Fairview Savings Bank.....	Detroit.....	Mar. 27....	Oct. 12....	25 00
5	German-American Bank.....	Detroit.....	Feb. 1....	July 12....	195 32
90	Home Savings Bank.....	Detroit.....	Feb. 15....	Aug. 30....	657 23
81	Michigan Savings Bank.....	Detroit.....	May 3....	Dec. 13....	310 37
15	Peninsular Savings Bank.....	Detroit.....	June 14....	Dec. 27....	726 06
356	People's State Bank.....	Detroit.....	April 12....	Nov. 15....	2,804 91
....	Security Trust Company.....	Detroit.....	Aug. 10....		264 38

*Liquidated; fee not paid.

STATE BANKING DEPARTMENT.

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
....	Union Trust Company.....	Detroit.....	Aug. 16.....		\$456 24
161	United States Savings Bank.....	Detroit.....	June 21.....	Nov. 22.....	144 43
6	Wayne County Savings Bank.....	Detroit.....	June 7.....	Dec. 30.....	1,370 93
157	Dexter Savings Bank.....	Dexter.....	Feb. 17.....	July 21.....	25 00
396	State Savings Bank.....	Dowagiac.....	April 6.....	June 22.....	25 00
351	Dryden State Bank.....	Dryden.....	Mar. 24.....	Sept. 8.....	25 00
422	Farmers' State Bank.....	Dryden.....	Sept. 7.....		25 00
142	Monroe County Bank.....	Dundee.....	June 10.....	Nov. 26.....	25 00
428	First Commercial and Savings Bank.....	Durand.....	Aug. 7.....		25 00
124	Shiawassee County Bank.....	Durand.....	Feb. 4.....	July 10.....	28 71
238	State Bank of East Jordan.....	East Jordan.....	May 11.....	Oct. 14.....	25 00
53	Michigan State Bank.....	Eaton Rapids.....	Feb. 1.....	July 3.....	35 93
193	Edmore State Bank.....	Edmore.....	Feb. 9.....	Aug. 2.....	25 00
403	Peoples State Bank.....	Edmore.....	Feb. 10.....	Aug. 3.....	25 00
129	Elk Rapids Savings Bank.....	Elk Rapids.....	April 5.....	Oct. 25.....	25 89
342	State Savings Bank.....	Elsie.....	April 20.....	Oct. 5.....	27 60
299	State Savings Bank.....	Escanaba.....	Mar. 16.....	Aug. 19.....	38 29
295	Ewart Savings Bank.....	Ewart.....	Jan. 12.....	June 22.....	25 00
152	First State Savings Bank.....	Ewart.....	Jan. 13.....	June 23.....	35 47
215	Old State Bank.....	Fennville.....	April 28.....	Oct. 6.....	25 00
209	Commercial Savings Bank of Fenton.....	Fenton.....	Jan. 11.....	June 28.....	29 11
384	Fenton State Savings Bank.....	Fenton.....	Jan. 12.....	June 29.....	25 00
101	Citizens' Commercial and Savings Bank.....	Flint.....	Feb. 10.....	Sept. 7.....	125 49
23	Genesee County Savings Bank.....	Flint.....	Feb. 8.....	Aug. 9.....	191 60
431	Industrial Savings Bank.....	Flint.....	Nov. 3.....		25 00
165	Union Trust and Savings Bank.....	Flint.....	May 17.....	Nov. 1.....	207 25
126	First State and Savings Bank.....	Flushing.....	Jan. 4.....	June 17.....	33 68
223	Peoples' State Bank.....	Flushing.....	Jan. 2.....	June 15.....	25 00
141	State Savings Bank of Fowler.....	Fowler.....	Jan. 26.....	July 7.....	25 57
293	State Bank.....	Fowlerville.....	Jan. 25.....	June 24.....	25 00
229	Benjie County State Savings Bank.....	Frankfort.....	Mar. 22.....	Sept. 22.....	25 00
297	Fremont State Bank.....	Fremont.....	Jan. 18.....	July 21.....	27 51
345	Old State Bank.....	Fremont.....	Jan. 19.....	July 19.....	35 52
362	State Savings Bank.....	Gagetown.....	Mar. 23.....	Oct. 28.....	25 00
426	Galesburg State Bank.....	Galesburg.....	Nov. 3.....		25 00
153	Gaylord State Savings Bank.....	Gaylord.....	Jan. 13.....	June 24.....	28 05
298	State Bank.....	Gladwin.....	May 19.....	Dec. 1.....	25 00
249	Grand Haven State Bank.....	Grand Haven.....	Mar. 24.....	Sept. 30.....	41 66
308	Grand Ledge State Bank.....	Grand Ledge.....	Jan. 5.....	June 14.....	25 00

REPORT OF THE COMMISSIONER.

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List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
389	Loan and Deposit Bank.....	Grand Ledge.....	April 19....	Oct. 4....	\$45 89
276	Commercial Savings Bank.....	Grand Rapids.....	Mar. 21....	Sept. 27....	221 82
316	City Trust and Savings Bank.....	Grand Rapids.....	April 20....	Oct. 6....	56 16
61	Grand Rapids Savings Bank.....	Grand Rapids.....	April 26....	Nov. 29....	246 01
402	Kent State Bank.....	Grand Rapids.....	Mar. 1....	Sept. 13....	620 30
....	Michigan Trust Company.....	Grand Rapids.....	May 24....	.....	146 84
108	People's Savings Bank.....	Grand Rapids.....	May 3....	Dec. 27....	208 88
359	Grandville State Bank.....	Grandville.....	Jan. 13....	June 30....	25 00
340	Grant State Bank.....	Grant.....	May 4....	Oct. 30....	25 00
27	Farmers' Bank of Grass Lake.....	Grass Lake.....	Jan. 19....	July 8....	25 02
263	Commercial State Savings Bank.....	Greenville.....	Feb. 10....	July 26....	29 06
188	Greenville State Bank.....	Greenville.....	Feb. 9....	July 28....	49 12
410	Gwinn State Savings Bank.....	Gwinn.....	Mar. 12....	Aug. 23....	25 00
435	Hamtramck State Bank.....	Hamtramck.....	Nov. 11....	.....	25 00
....	Superior Trust Company.....	Hancock.....	Mar. 15....	.....	29 03
326	Emmet County State Bank.....	Harbor Springs.....	May 10....	Oct. 12....	25 06
254	Huron County Savings Bank.....	Harbor Beach.....	Feb. 23....	Oct. 26....	26 45
412	State Bank of Harbor Beach.....	Harbor Beach.....	Feb. 23....	Oct. 25....	25 00
355	State Savings Bank.....	Harrison.....	May 13....	Dec. 6....	25 00
369	Alcona County Savings Bank.....	Harrisville.....	May 18....	Oct. 19....	25 00
50	Oceana County Savings Bank.....	Hart.....	Jan. 5....	June 16....	27 82
11	Hastings City Bank.....	Hastings.....	Feb. 2....	July 7....	54 38
441	Hemlock State Bank.....	Hemlock.....	Dec. 8....	.....	25 00
434	Highland Park State Bank.....	Highland Park.....	Nov. 10....	.....	25 00
361	Montmorency County Savings Bank.....	Hillman.....	May 17....	Oct. 18....	25 00
260	First State Savings Bank.....	Hillsdale.....	Jan. 25....	July 20....	35 28
78	Hillsdale Savings Bank.....	Hillsdale.....	Jan. 26....	July 19....	65 85
56	First State Bank of Holland.....	Holland.....	June 7....	Dec. 6....	121 25
91	Holland City State Bank.....	Holland.....	June 21....	Dec. 8....	92 91
322	People's State Bank.....	Holland.....	April 26....	Oct. 4....	26 78
262	Citizens' Savings Bank.....	Holly.....	Mar. 30....	Oct. 20....	25 00
106	First State and Savings Bank.....	Holly.....	Mar. 22....	Sept. 20....	47 02
432	Holton State Bank.....	Holton.....	Dec. 28....	.....	25 00
255	Calhoun State Bank.....	Homer.....	Jan. 27....	July 19....	28 38
353	Hopkins State Bank.....	Hopkins.....	Feb. 4....	June 23....	25 00
109	First State and Savings Bank.....	Howell.....	Feb. 3....	June 24....	25 00
140	Boies State Savings Bank.....	Hudson.....	Jan. 25....	July 20....	52 19
143	Thompson Savings Bank.....	Hudson.....	Jan. 26....	July 21....	85 99
24	Lapeer County Bank.....	Imlay City.....	Mar. 29....	Sept. 28....	68 80

STATE BANKING DEPARTMENT.

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount. paid.
191	State Savings Bank.....	Ionis.....	Mar. 29....	Oct. 18....	\$118 68
135	Commercial Bank.....	Iron Mountain.....	Mar. 11....	Aug. 17....	80 50
12	Peninsula Bank.....	Ishpeming.....	Mar. 15....	Aug. 25....	60 42
264	Commercial State Bank.....	Ithaca.....	April 6....	Nov. 1....	25 00
150	Ithaca Savings Bank.....	Ithaca.....	April 3....	Nov. 1....	42 01
387	Central State Bank.....	Jackson.....	Feb. 10....	July 6....	34 08
177	Jackson City Bank.....	Jackson.....	June 2....	Dec. 13....	206 73
186	Jackson State Savings Bank.....	Jackson.....	May 29....	Dec. 6....	114 61
14	Union Bank.....	Jackson.....	June 7....	Dec. 6....	214 21
115	Grosvonor Savings Bank.....	Jonesville.....	Feb. 10....	July 26....	30 07
147	Home Savings Bank.....	Kalamazoo.....	Feb. 17....	Aug. 2....	71 79
1	Kalamazoo Savings Bank.....	Kalamazoo.....	Feb. 23....	Sept. 13....	145 59
257	Kalkaska County State and Savings Bank.....	Kalkaska.....	April 21....	Oct. 26....	25 00
425	Peoples State and Savings Bank.....	Kalkaska.....	Sept. 20....		25 00
383	Union State Bank.....	Laingsburg.....	Feb. 2....	July 31....	25 00
417	Lake City State Bank.....	Lake City.....	July 14....		25 00
283	Farmers' and Merchants' Bank of Lake Odessa.....	Lake Odessa.....	May 6....	Nov. 2....	25 00
41	Lake Odessa State Savings Bank.....	Lake Odessa.....	May 5....	Nov. 3....	25 00
300	Farmers' and Merchants' State Bank.....	Lakeview.....	Feb. 8....	Aug. 4....	25 00
123	Lansing State Savings Bank.....	Lansing.....	June 7....	Dec. 20....	125 27
271	Lapeer Savings Bank.....	Lapeer.....	April 20....	Nov. 24....	29 57
117	State Savings Bank.....	Lapeer.....	April 19....	Oct. 4....	50 02
201	State Savings Bank of Laurium.....	Laurium.....	Mar. 12....	Aug. 18....	96 96
8	People's Bank.....	Leslie.....	Jan. 18....	June 16....	25 00
184	Lexington State Bank.....	Lexington.....	April 12....	Nov. 1....	25 00
406	Litchfield State Savings Bank.....	Litchfield.....	Feb. 10....	July 24....	25 00
390	City State Bank.....	Lowell.....	Jan. 20....	July 22....	25 00
111	Lowell State Bank.....	Lowell.....	Feb. 1....	July 14....	30 15
239	Ludington State Bank.....	Ludington.....	April 28....	Nov. 10....	56 16
180	Antrim County State Savings Bank.....	Mancelona.....	April 19....	Sept. 21....	32 09
242	People's Bank of Manchester.....	Manchester.....	Feb. 24....	Aug. 25....	30 29
172	Union Savings Bank.....	Manchester.....	Feb. 25....	Aug. 4....	51 89
116	Manistee County Savings Bank.....	Manistee.....	June 1....	Nov. 8....	152 92
21	Manistique Bank.....	Manistique.....	Mar. 13....	Aug. 21....	51 95
296	Manton State Bank.....	Manton.....	April 29....	Oct. 28....	25 00
381	First State Savings Bank.....	Marcellus.....	Mar. 1....	Aug. 11....	25 00
198	G. W. Jones Exchange Bank.....	Marcellus.....	Mar. 2....	Aug. 10....	40 03
272	Home Savings Bank.....	Marine City.....	Jan. 18....	July 20....	25 00
122	Marine Savings Bank.....	Marine City.....	Jan. 20....	July 21....	40 69

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List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
346	Marion State Bank	Marion	April 7	Sept. 21	\$25 00
252	Commercial State Bank	Marlette	Feb. 1	July 13	35 51
338	State Savings Bank	Marlette	Feb. 2	July 12	25 00
100	Marquette County Savings Bank	Marquette	Mar. 10	Aug. 26	98 51
137	Commercial Savings Bank	Marshall	May 19	Nov. 24	89 82
22	Farmer's Bank	Mason	Feb. 3	July 20	25 22
107	First State and Savings Bank	Mason	Jan. 7	July 19	32 10
334	Memphis State Bank	Memphis	Mar. 31	Oct. 20	25 00
168	First State Bank	Mendon	Jan. 28	Aug. 5	25 00
324	Commercial Bank	Menominee	Mar. 6	Aug. 14	27 84
285	State Bank	Merrill	April 7	Oct. 6	25 00
423	Metamora State Savings Bank	Metamora	Sept. 4 .....	.....	25 00
274	Farmers' State Bank	Middleville	April 5	Oct. 7	36 73
87	Midland County Savings Bank	Midland	Jan. 19	July 20	25 00
309	People's Savings Bank	Midland	Jan. 18	July 19	25 00
77	Farmers' and Merchants' Bank	Milan	Feb. 9	Aug. 26	28 57
288	Minden City State Bank	Minden City	Jan. 16	June 14	25 00
413	State Savings Bank	Minden City	June 10	Dec. 27	25 00
363	Keweenaw Savings Bank	Mohawk	Mar. 13	Aug. 20	25 00
318	B. Dansard & Son's State Bank	Monroe	Jan. 11	June 28	54 99
321	Monroe State Savings Bank	Monroe	Jan. 12	June 28	25 00
202	Wakefield State Bank	Morenci	Jan. 13	June 30	42 78
222	Citizens' Savings Bank	Mt. Clemens	April 28	Dec. 22	67 51
51	Mt. Clemens Savings Bank	Mt. Clemens	April 26	Nov. 8	132 69
158	Ullrich Savings Bank	Mt. Clemens	May 11	Nov. 9	82 56
170	Exchange Savings Bank	Mt. Pleasant	Feb. 1	July 13	37 14
277	Isabella County State Bank	Mt. Pleasant	Feb. 2	July 12	44 87
60	Muskegon Savings Bank	Muskegon	April 7	Oct. 4	77 49
19	Farmers' and Merchants' Bank	Naahville	April 20	Oct. 5	46 01
311	State Savings Bank	Naahville	Mar. 4	Oct. 4	25 00
368	First State Bank	Newaygo	Jan. 11	June 28	25 00
309	Newberry State Bank	Newberry	Mar. 10	Aug. 28	25 00
245	New Haven Savings Bank	New Haven	Jan. 16	July 8	25 00
240	Niles City Bank	Niles	Feb. 9	July 8	25 00
36	Pioneer Bank	North Branch	Mar. 22	Oct. 25	38 19
367	Lapham State Savings Bank	Northville	Jan. 25	July 29	25 00
145	Northville State Savings Bank	Northville	Feb. 8	July 26	28 25
349	Onaway State Banking Company	Onaway	Mar. 30	Sept. 27	25 00
280	Onaway State Savings Bank	Onaway	Mar. 29	Sept. 27	25 00

STATE BANKING DEPARTMENT.

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
373	Onsted State Bank.....	Onsted.....	Feb. 15....	Aug. 3....	\$25 00
364	Citizens State Savings Bank.....	Orion.....	Mar. 23....	Sept. 23....	25 00
190	Orion State Bank.....	Orion.....	Jan. 5....	June 14....	25 00
365	Otisville State Bank.....	Otisville.....	Mar. 24....	Sept. 22....	25 00
373	First State Savings Bank.....	Otsego.....	Jan. 12....	June 29....	25 00
199	State Savings Bank.....	Ovid.....	Jan. 13....	June 30....	25 00
185	Citizens' Savings Bank.....	Owosso.....	Jan. 4....	June 14....	68 37
112	Owosso Savings Bank.....	Owosso.....	Feb. 2....	July 12....	65 76
370	State Savings Bank.....	Owosso.....	Jan. 5....	June 12....	48 38
328	Farmers' State Bank.....	Oxford.....	April 19....	May 27....	25 00
34	Oxford Savings Bank.....	Oxford.....	Jan. 6....	June 16....	57 90
59	Paw Paw Savings Bank.....	Paw Paw.....	Jan. 20....	July 7....	25 44
247	State Savings Bank of Peck.....	Peck.....	April 6....	Oct. 5....	25 00
132	State Bank of Perry.....	Perry.....	Mar. 1....	Aug. 10....	25 00
119	First State Bank.....	Petoskey.....	Mar. 10....	July 26....	46 46
348	Pigeon State Bank.....	Pigeon.....	May 17....	Oct. 27....	25 00
400	Pinconning State Bank.....	Pinconning.....	Mar. 31....	Sept. 30....	25 00
282	Citizens' State Savings Bank.....	Plainwell.....	April 22....	Dec. 27....	30 60
99	Plymouth United Savings Bank.....	Plymouth.....	Feb. 3....	July 14....	57 57
275	American Savings Bank.....	Pontiac.....	May 27....	Dec. 8....	40 78
146	First Commercial Bank.....	Pontiac.....	May 24....	Dec. 15....	160 26
149	Oakland County Savings Bank.....	Pontiac.....	May 26....	Dec. 6....	79 21
211	Pontiac Savings Bank.....	Pontiac.....	May 24....	Dec. 13....	109 92
75	Commercial Bank.....	Port Huron.....	May 17....	Dec. 6....	179 65
375	German-American Savings Bank.....	Port Huron.....	Mar. 9....	Aug. 4....	25 00
49	Port Huron Savings Bank.....	Port Huron.....	Mar. 8....	Aug. 2....	43 34
98	St. Clair County Savings Bank.....	Port Huron.....	May 10....	Nov. 29....	119 40
330	Maynard-Allen State Bank.....	Portland.....	Feb. 24....	Aug. 23....	32 17
385	Webber State Savings Bank.....	Portland.....	Feb. 23....	Aug. 24....	28 43
217	Quincy State Bank.....	Quincy.....	Jan. 27....	July 21....	25 00
69	State Bank of Reading.....	Reading.....	May 10....	Nov. 22....	25 00
372	Commercial Savings Bank.....	Reed City.....	April 21....	Nov. 3....	25 00
393	State Savings Bank.....	Remus.....	April 20....	Sept. 1....	25 00
206	Macomb County Savings Bank.....	Richmond (Lenox P.O.).....	Jan. 18....	July 26....	44 71
429	Bank of Riverdale.....	Riverdale.....	Dec. 1....	.....	25 00
332	River Rouge Savings Bank.....	River Rouge.....	Feb. 24....	Aug. 9....	25 00
224	Rochester Savings Bank.....	Rochester.....	Mar. 2....	Sept. 7....	36 12
380	State Savings Bank.....	Rochester.....	Mar. 1....	Sept. 9....	25 00

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Lists of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
331	Rockford State Bank.....	Rockford.....	April 24....	Nov. 22....	\$25 00
354	Presque Isle County Savings Bank.....	Rogers City.....	Mar. 31....	Sept. 29....	25 00
194	Romeo Savings Bank.....	Romeo.....	Jan. 19....	July 6....	64 51
371	Rosecommon State Bank.....	Rosecommon.....	April 6....	Oct. 5....	25 00
374	Royal Oak Savings Bank.....	Royal Oak.....	Feb. 17....	Aug. 26....	25 00
25	Bank of Saginaw.....	Saginaw.....	May 29....	Dec. 20....	688 62
38	People's Savings Bank of East Saginaw.....	Saginaw.....	May 3....	Dec. 22....	107 13
84	Saginaw County Savings Bank.....	Saginaw.....	Feb. 8....	Aug. 9....	111 94
390	Saint Charles State Bank.....	Saint Charles.....	April 21....	Oct. 7....	25 00
29	Commercial and Savings Bank.....	Saint Clair.....	Jan. 19....	July 19....	44 12
39	Clinton County Savings Bank.....	Saint Johns.....	April 17....	Oct. 2....	53 05
45	State Bank of St. Johns.....	Saint Johns.....	Jan. 25....	July 26....	52 61
31	Union Banking Company.....	Saint Joseph.....	Feb. 24....	Aug. 24....	49 02
42	Commercial Savings Bank.....	Saint Louis.....	Feb. 24....	Oct. 19....	35 25
197	Grafton County State Bank.....	Saint Louis.....	Feb. 20....	Oct. 18....	25 00
265	The Citizens' Bank.....	Saline.....	Jan. 27....	July 28....	38 34
395	Saline Savings Bank.....	Saline.....	May 6....	Nov. 9....	25 00
231	State Bank of Sandusky.....	Sandusky.....	May 18....	Nov. 29....	26 55
200	Truman Moss State Bank.....	Sandusky.....	May 19....	Nov. 30....	25 00
225	Saranac State Bank.....	Saranac.....	Mar. 29....	Sept. 7....	26 08
350	Fruit Growers' State Bank.....	Saugatuck.....	April 27....	Oct. 5....	25 00
269	Central Savings Bank.....	Sault Ste. Marie.....	Mar. 9....	Aug. 31....	38 71
54	Sault Savings Bank.....	Sault Ste. Marie.....	Mar. 8....	Aug. 30....	73 65
407	Kalamazoo County State Bank.....	Schoolcraft.....	April 28....	Nov. 9....	25 00
204	State Savings Bank of Scottville.....	Scottville.....	April 27....	Nov. 1....	25 00
251	Sebewaing State Bank.....	Sebewaing.....	Jan. 13....	June 29....	25 00
398	Central State Savings Bank.....	Shepherd.....	April 26....	Nov. 1....	25 00
175	Commercial State Bank.....	Shepherd.....	Feb. 1....	July 15....	25 00
430	State Savings Bank.....	Sherwood.....	Sept. 13....	.....	25 00
327	South Grand Rapids State Bank.....	South Grand Rapids.....	Mar. 24....	Oct. 13....	25 00
148	Citizens' State Bank.....	South Haven.....	Jan. 27....	June 28....	42 32
71	First State Bank.....	South Haven.....	Jan. 26....	June 30....	50 32
306	State Savings Bank.....	South Lyon.....	Feb. 10....	July 27....	25 00
278	South Range Bank.....	South Range.....	Mar. 15....	Aug. 21....	50 38
207	Sparta State Bank.....	Sparta.....	Jan. 4....	June 14....	25 93
404	Springport State Savings Bank.....	Springport.....	Sept. 8....	.....	25 00
279	State Bank.....	Standish.....	Mar. 31....	Sept. 29....	25 00
243	State Savings Bank.....	Stanton.....	Feb. 8....	July 24....	25 00
270	Bank of Stephenson.....	Stephenson.....	Mar. 9....	Aug. 16....	25 00

STATE BANKING DEPARTMENT.

Lists of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
392	Stockbridge State Bank.....	Stockbridge.....	May 5...	Nov. 20....	\$25 00
134	Citizens' State Bank.....	Sturgis.....	Jan. 14....	June 24....	48 88
290	Leelanau County Savings Bank.....	Sutton's Bay.....	Mar. 10....	Sept. 30....	25 00
151	Lilley State Bank.....	Tecumseh.....	Feb. 2....	Aug. 3....	25 72
156	Tecumseh State Savings Bank.....	Tecumseh.....	Feb. 1....	Aug. 2....	35 72
258	First State Bank.....	Tekonaha.....	Mar. 31....	July 27....	25 00
120	First State Savings Bank.....	Three Rivers.....	Jan. 18....	July 6....	55 34
266	People's Savings Bank.....	Traverse City.....	Mar. 8....	Sept. 27....	37 96
138	Traverse City State Bank.....	Traverse City.....	Mar. 9....	Sept. 28....	199 71
341	State Savings Bank.....	Turner.....	May 19....	Oct. 20....	25 00
289	State Savings Bank.....	Unionville.....	Jan. 28....	July 1....	25 00
241	Bank of Vassar.....	Vassar.....	May 5....	Oct. 21....	26 82
192	State Savings Bank.....	Vassar.....	Feb. 1....	July 12....	32 36
377	Barber State Bank.....	Vermontville.....	April 20....	Oct. 6....	25 00
344	Farmers State Bank.....	Vicksburg.....	April 27....	Nov. 10....	25 00
317	First State Bank.....	Vicksburg.....	May 3....	Nov. 23....	25 00
401	State Savings Bank.....	Warren.....	Mar. 29....	July 28....	25 00
440	Washington Savings Bank.....	Washington.....	Dec. 2....	.....	25 00
284	Wayland State Bank.....	Wayland.....	Jan. 4....	June 30....	25 00
105	Wayne Savings Bank.....	Wayne.....	Jan. 16....	July 6....	50 21
415	Farmers State Bank.....	Webberville.....	Feb. 23....	Aug. 9....	25 00
382	Westphalia State Bank.....	Westphalia.....	April 19....	Aug. 26....	25 00
250	State Bank of Whitehall.....	Whitehall.....	Feb. 6....	Sept. 8....	25 00
294	Farmers' Savings Bank.....	White Pigeon.....	Jan. 18....	July 6....	25 00
438	Croesman and Williams State Bank.....	Williamston.....	Dec. 3....	.....	25 00
35	Williamston State Bank.....	Williamston.....	Jan. 4....	June 15....	31 03
329	Wolverine State Savings Bank.....	Wolverine.....	April 3....	Oct. 4....	25 00
166	First Commercial and Savings Bank.....	Wyandotte.....	Jan. 19....	July 7....	30 64
64	Wyandotte Savings Bank.....	Wyandotte.....	Jan. 20....	July 6....	94 99
227	Yale State Bank.....	Yale.....	April 5....	Oct. 4....	25 93
86	Ypsilanti Savings Bank.....	Ypsilanti.....	April 6....	Nov. 24....	60 45
307	State Commercial and Savings Bank.....	Zeeland.....	April 5....	Oct. 6....	25 00
226	Zeeland State Bank.....	Zeeland.....	Feb. 10....	Oct. 20....	77 84

December 31st, 1909.

Hon. H. M. Zimmermann, Commissioner of the Banking Department,
Lansing, Michigan:

Dear Sir—In accordance with your request we have examined the reports of the several state banks and trust companies on file with your department and find that the amounts of the fees turned over by you to this department with your letters of October 6th, 1909, October 13th, 1909, October 14th, 1909, October 25th, 1909, December 8th, 1909 and December 31st, 1909, are correct in accordance with the provisions of Section 40 of the Banking Law.

Very truly yours,
J. W. HAARER,
Deputy State Treasurer.

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ABSTRACTS OF REPORTS

STATE BANKING DEPARTMENT.

UNITED STATES.

STATE BANKS AND TRUST COMPANIES.

Abstracts of reports of all state, mutual savings and stock savings banks and trust companies in the United States as obtained for the National Monetary Commission by commissioners of banking, as of April 28th, 1909.

Resources.	11,292 State Banks.	642 Mutual Savings Banks.	1,061 Stock Savings Banks.	1,079 Trust Companies.
Loans and discounts.....	\$1,658,473,364 15	\$227,063,574 83	\$183,807,071 13	\$1,683,431,988 55
Loans and discounts secured by real estate mortgages.....	334,955,204 05	301,022,328 96	220,596,818 22	179,034,348 40
Mortgages owned.....	77,279,474 90	1,062,095,462 40	36,416,836 04	198,283,931 79
Overdrafts.....	28,896,482 70	89,071 12	2,177,438 14	3,916,235 40
U. S. bonds.....	4,859,260 94	33,353,576 12	10,212,852 06	3,222,380 20
State, county and municipal bonds.....	65,514,641 21	685,099,502 18	25,060,041 68	155,647,931 87
Railroad and other bonds.....	182,091,218 00	840,217,705 29	69,032,735 04	654,389,510 75
Stocks.....	30,328,420 35	39,677,591 62	7,898,577 86	164,660,545 08
Foreign bonds and securities.....	5,799,339 68	1,183,996 73	1,534,335 89	12,268,942 34
Banking house, furniture and fixtures.....	98,155,778 51	29,904,653 08	19,633,245 86	101,086,612 69
Other real estate.....	20,380,335 44	13,517,388 33	5,068,388 54	26,129,836 12
Due from National banks.....	326,431,225 20	67,023,809 74	53,548,204 31	393,742,171 45
Due from State and private banks and trust companies.....	160,078,328 95	76,316,356 97	21,569,461 85	184,501,334 69
Checks and other cash items.....	11,717,525 14	1,337,996 25	1,212,251 93	6,924,650 43
Exchanges for clearing house.....	62,280,000 76	25,943 30	1,368,536 98	12,205,258 04
Subsidiary and minor coin.....	9,123,823 92	169,268 08	610,045 95	3,100,038 22
Gold coin.....	44,285,932 00	2,614,527 00	5,843,593 50	18,892,128 50
Silver coin.....	7,553,531 00	30,020 00	782,742 00	1,564,417 00
U. S. and National bank currency.....	148,737,040 00	10,169,192 00	9,494,148 00	228,095,211 00
Unclassified cash.....	10,123,351 53	1,647,241 39	1,336,244 02	2,796,115 44
All other items.....	6,282,233 75	2,366,800 00	560,530 95	34,641,394 69
Total.....	\$3,293,346,512 18	\$3,394,926,005 39	\$677,784,099 95	\$4,068,534,982 65
Liabilities.				
Capital stock paid in.....	\$410,717,857 00		\$59,506,420 00	\$392,763,223 00
Surplus fund.....	150,795,132 84	\$202,065,316 85	22,359,395 08	351,699,101 89
Undivided profits less expenses and taxes paid.....	90,361,973 19	46,406,778 59	15,753,321 52	141,683,091 23
Due to national banks and bankers.....	26,733,898 95	30,915 32	1,562,816 26	35,840,845 09
Due to state, savings, and private banks and trust companies.....	128,485,699 85	236,261 17	6,404,520 69	240,912,462 96
Dividends unpaid.....	926,808 05		92,707 96	985,990 44
Individual deposits.....	1,395,773,383 25	3,062,323 40	100,708,410 57	1,826,153,620 08
Savings deposits.....	449,276,675 58	3,140,436,025 77	366,167,901 61	576,783,099 51
Demand certificates of deposit.....	168,912,385 43	285,769 02	11,414,915 31	120,148,244 07
Time certificates of deposit.....	410,091,181 67	3,361 01	89,120,467 41	299,880,277 24
Deposits not classified.....	15,254,379 13	797,395 46	1,409,140 24	12,869,939 89
United States deposits.....				
Bonds borrowed.....				
Reserved for taxes.....	1,025,590 14	158,598 35	218,168 75	2,800,103 13
Notes and bills rediscounted.....	8,744,291 96		308,541 01	2,269,264 17
Bills payable.....	29,324,401 57	130,462 15	2,313,351 99	18,893,731 00
All other liabilities.....	6,922,853 57	1,312,798 30	444,021 55	74,851,988 95
Totals.....	\$3,293,346,512 18	\$3,394,926,005 39	\$677,784,099 95	\$4,068,534,982 65

REPORT OF THE COMMISSIONER.

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UNITED STATES.

STATE AND NATIONAL BANKS.

Statistics showing resources and liabilities of the 14,074 state banking institutions and 6,888 national banks as shown at close of business April 28th, 1909, from reports obtained for the National Monetary Commission by commissioners of banking and the Comptroller of the Currency.

Resources.	11292 State Banks. 642 Mutual Savings Banks. 1061 Stock Savings Banks. 1079 Trust Companies.	6888 National Banks.	Total.
Loans and discounts	\$3,752,775,998 66	\$4,904,990,639 56	\$8,657,766,638 22
Loans and discounts secured by real estate mortgages ..	1,035,608,699 63	57,023,840 81	1,092,632,540 44
Mortgages owned	1,374,075,705 13		1,374,075,705 13
Overdrafts	35,079,227 36	24,573,754 24	59,652,981 60
U. S. Bonds	51,648,069 32	739,732,612 39	791,380,681 71
State, county and municipal bonds	931,322,116 94	156,314,142 43	1,087,636,259 37
Railroad and other bonds	1,745,731,169 08	651,490,801 97	2,397,221,971 05
Stocks	242,565,134 91	34,503,041 73	277,068,176 64
Foreign bonds and securities	20,786,614 64	21,974,951 51	42,761,566 15
Banking house furniture and fixtures	248,780,290 14	192,863,736 40	441,644,026 54
Other real estate	65,095,948 43	23,090,836 68	88,186,785 11
Due from National banks	840,745,410 70	1,107,432,547 40	1,948,177,958 10
Due from State and private banks and trust companies ..	442,485,482 46	124,868,485 83	567,353,968 29
Checks and other cash items	21,592,423 75	34,729,027 82	55,921,451 57
Exchanges for clearing houses	75,879,739 08	303,590,374 32	379,470,113 40
Subsidiary and minor coin	13,003,176 17	19,201,294 36	32,204,470 53
Gold coin	71,636,181 00	150,958,682 03	222,594,863 03
Silver coin	9,930,710 00	11,835,513 00	21,766,223 00
U. S. and National bank currency	396,495,591 00	744,294,582 00	1,140,790,173 00
Unclassified cash	15,902,952 38		15,902,952 38
Five per cent redemption fund, and due from U. S. treas- urer		38,466,708 61	38,466,708 61
All other items	43,850,959 39	24,092,317 75	67,943,277 14
Totals	\$11,434,591,600 17	\$9,366,027,890 84	\$20,800,619,491 01
Liabilities.			
Capital stock paid in	\$832,987,500 00	\$933,299,903 00	\$1,766,287,403 00
Surplus fund	726,919,948 66	586,965,802 25	1,313,884,750 91
Undivided profits less expenses and taxes paid	294,205,164 53	207,925,647 75	502,130,812 28
National bank notes outstanding		635,998,078 50	635,998,078 50
Due to national banks	64,168,475 62	1,038,515,620 10	1,102,684,095 72
Due to state, savings and private banks and trust com- panies	374,038,944 67	998,226,580 15	1,374,265,524 82
Dividends unpaid	2,005,500 45	1,130,126 07	3,135,626 52
Individual deposits	3,225,697,737 30	3,513,710,094 35	6,739,407,831 65
Savings deposits	4,532,603,702 47	375,911,918 80	4,908,515,621 27
Demand certificates of deposit	800,781,313 83	568,213,064 10	1,368,994,377 93
Time certificates of deposit	799,095,287 33	366,987,826 51	1,166,083,113 84
Deposits not classified	30,330,854 72		30,330,854 72
United States deposits		70,070,363 43	70,070,363 43
Bonds borrowed		34,198,821 10	34,198,821 10
Reserved for taxes	4,202,460 37	3,132,539 90	7,335,000 27
Notes and bills rediscounted	11,322,097 14	6,159,709 54	17,481,806 72
Bills payable	80,661,946 71	22,077,121 21	102,739,067 92
All other liabilities	83,531,662 37	3,534,874 04	87,066,536 41
Totals	\$11,434,591,600 17	\$9,366,027,890 84	\$20,800,619,491 01

COMPARATIVE ABSTRACTS (STATE BANKS).

Comparative abstracts, giving the volume of business as shown by the last reports of Michigan State banks called for in the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908 and 1909, as made to the Commissioner of the Banking Department.

Resources.	December 11, 1889, 90 banks, 2 trust companies.	December 19, 1890, 106 banks, 2 trust companies.	December 2, 1891, 121 banks, 3 trust companies.	December 9, 1892, 138 banks, 3 trust companies.	December 19, 1893, 159 banks, 3 trust companies.
Loans and discounts.....	\$22,624,667 12	\$27,628,145 16	\$30,543,959 76	\$38,883,892 66	\$32,402,874 53
Stocks, bonds and mortgages.....	15,645,031 54	18,846,687 08	21,308,913 14	26,843,183 47	24,804,367 45
Overdrafts.....	165,315 19	183,645 30	195,618 49	222,549 92	206,537 17
Banking house, furniture and fixtures.....	523,466 20	714,313 50	941,191 77	1,274,415 65	1,517,146 91
Other real estate.....	253,782 59	311,476 52	350,381 69	692,412 41	647,824 26
Expenses and taxes paid.....	276,624 57	266,114 72	307,386 48	364,088 85	395,207 14
Interest paid.....	210,872 79	217,130 03	145,482 78	271,426 84	352,701 34
Premiums paid.....					
Due from banks in reserve cities.....	5,182,241 12	5,712,028 27	7,481,885 31	9,435,452 69	7,536,024 09
Due from other banks and bankers.....	296,942 90	371,808 62	468,162 59	526,816 22	450,100 31
Exchanges for clearing house.....	200,024 37	152,723 76	319,354 22	306,521 91	246,416 43
Checks and cash items.....	150,252 88	308,018 92	242,213 13	209,062 16	302,096 21
Nickels and cents.....	11,720 48	11,047 14	15,630 82	18,382 56	24,102 73
Gold coin.....	396,827 00	483,564 49	849,656 57	1,039,932 42	1,698,747 47
Silver coin.....	171,666 15	167,925 17	215,054 78	293,818 72	259,119 76
United States and National bank notes.....	1,242,843 00	1,575,817 00	1,807,081 00	2,266,977 00	2,312,851 00
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 80
Liabilities.					
Capital stock paid in.....	\$7,254,559 10	\$8,460,835 00	\$9,522,420 00	\$11,109,827 59	\$12,311,041 98
Surplus fund.....	1,132,329 90	1,502,849 44	1,704,248 31	2,124,487 81	2,443,906 07
Gross undivided earnings.....	1,679,925 61	1,912,300 21	2,169,532 72	2,534,015 14	2,639,574 57
Dividends unpaid.....	2,571 63	6,234 60	2,158 87	5,739 37	18,081 02
Individual deposits.....	7,879,586 71	9,300,393 00	11,750,841 68	16,948,803 62	14,529,942 64
Certificates of deposit.....	4,452,081 74	6,054,724 25	6,746,187 18	9,632,918 47	6,686,895 92
Savings deposits.....	23,069,030 20	27,779,136 09	31,186,303 14	37,909,010 12	32,216,067 08
Certified checks.....	29,987 61	40,450 93	37,541 35	67,981 89	42,076 74
Cashier's checks outstanding.....	21,097 57	5,802 67	30,594 71	36,445 82	29,031 78
Due to banks and bankers.....	809,678 07	1,325,103 37	1,599,224 96	1,869,563 31	1,437,360 49
State monies on deposit.....					
Notes and bills rediscounted.....	386,429 76	517,866 12	391,719 61	279,390 41	654,100 98
Bills payable.....	37,000 00	44,700 00	51,200 00	131,349 93	148,037 53
Liabilities other than above stated.....					
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 80

REPORT OF THE COMMISSIONER.

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Comparative abstracts (State Banks).—Continued.

Resources.	December 19, 1894, 164 banks, 4 trust companies.	December 13, 1895, 169 banks, 4 trust companies.	December 17, 1896, 173 banks, 43 trust companies.	December 15, 1897, 177 banks, 3 trust companies.	December 1, 1898, 182 banks, 3 trust companies.
Loans and discounts.....	\$34,320,138 74	\$40,179,933 36	\$36,962,440 70	\$38,601,949 09	\$41,384,075 83
Stocks, bonds and mortgages.....	26,516,801 07	27,852,301 82	28,451,447 71	31,926,938 07	37,453,689 93
Overdrafts.....	192,415 39	224,066 95	199,468 95	227,024 36	298,762 48
Banking house, furniture and fixtures.....	1,694,992 89	1,758,139 62	1,814,724 74	1,820,639 66	1,906,096 96
Other real estate.....	719,150 15	882,473 08	1,237,183 41	1,593,803 10	2,054,891 06
Expenses and taxes paid.....	403,575 78				
Interest paid.....	312,758 62				
Premiums paid.....		23,493 99	26,213 98	41,708 51	47,333 15
Due from banks in reserve cities.....	9,653,012 05	9,827,910 70	10,689,631 08	14,460,853 39	15,656,008 52
Due from other banks and bankers.....	361,668 44	392,582 07	481,787 89	837,584 03	893,192 24
Exchanges for clearing house.....	352,725 79	360,473 16	429,334 91	396,454 61	418,372 26
Checks and cash items.....	213,076 23	377,047 46	285,151 36	295,907 52	341,835 45
Nickels and cents.....	26,840 53	20,384 28	22,407 73	22,543 68	24,263 58
Gold coin.....	1,683,739 65	2,028,483 58	2,286,076 60	2,273,685 90	2,448,122 25
Silver coin.....	269,032 24	277,618 80	289,380 11	307,663 09	387,684 17
United States and National bank notes.....	2,152,421 00	2,065,781 00	2,530,816 00	2,590,180 00	2,754,711 00
Totals.....	\$78,872,148 57	\$85,970,689 87	\$85,686,065 17	\$95,397,535 01	\$106,069,058 88
Liabilities.					
Capital stock paid in.....	\$12,600,820 00	\$12,518,117 21	\$12,458,275 00	\$12,010,200 00	\$12,003,600 00
Surplus fund.....	2,589,052 49	2,735,755 49	2,876,322 12	2,986,650 27	2,961,382 73
Gross undivided earnings.....	2,696,387 31	*2,112,933 75	*2,042,341 06	*1,927,498 49	*1,958,531 34
Dividends unpaid.....	17,696 03	23,539 94	14,629 00	16,430 88	8,204 48
Individual deposits.....	15,476,103 85	16,562,755 06	15,274,265 98	18,025,578 88	20,599,904 56
Certificates of deposit.....	7,024,676 13	8,364,590 85	7,530,592 54	8,576,587 67	9,782,646 49
Savings deposits.....	35,939,957 25	41,192,483 54	42,055,852 60	48,076,282 71	54,105,981 76
Certified checks.....	65,583 23	85,970 78	140,220 18	67,246 32	111,903 86
Cashier's checks outstanding.....	24,974 06	33,828 85	22,834 67	13,771 80	19,723 43
Due to banks and bankers.....	2,007,773 87	1,936,615 12	2,441,456 29	3,647,253 47	4,420,425 42
State monies on deposit.....					
Notes and bills rediscounted.....	354,059 88	359,129 28	273,075 73	36,896 14	51,754 81
Bills payable.....	73,064 47	45,000 00	32,000 00	13,148 38	25,000 00
Liabilities other than above stated.....			524,200 00		
Totals.....	\$78,872,148 57	\$85,970,689 87	\$85,686,065 17	\$95,397,535 01	\$106,069,058 88

*Undivided earnings, less current expenses, interest and taxes paid.

Comparative abstracts

Resources.	December 2, 1899, 187 banks, 3 trust companies.	December 13, 1900, 192 banks, 3 trust companies.	December 10, 1901, 213 banks, 3 trust companies.	November 25, 1902, 228 banks 4 trust companies.
Loans and discounts.....	\$50,272,936 26	\$53,161,024 07	\$61,706,112 90	\$71,029,727 87
Stocks, bonds and mortgages.....	43,420,804 26	46,405,505 41	55,903,472 79	62,718,889 40
Overdrafts.....	334,526 17	242,650 61	244,075 75	296,124 85
Banking house, furniture and fixtures.....	2,075,425 01	2,245,982 87	2,331,104 32	2,428,779 83
Other real estate.....	2,032,366 69	2,060,599 30	1,764,547 02	1,740,305 79
Expenses and taxes paid.....				
Interest paid.....				
Premiums paid.....	213,747 47	337,043 17	323,505 22	295,378 97
Due from banks in reserve cities.....	14,305,138 44	16,304,200 53	19,334,239 13	19,566,876 95
Due from other banks and bankers.....	999,267 91	1,154,911 42	1,597,714 10	1,818,528 06
Exchanges for clearing house.....	451,809 45	422,415 20	906,754 45	643,168 60
Checks and cash items.....	385,617 28	320,197 45	343,580 67	531,318 02
Nickels and cents.....	26,844 79	30,507 54	33,336 21	45,262 35
Gold coin.....	2,782,654 49	3,246,550 00	3,245,496 21	3,634,079 16
Silver coin.....	383,374 38	422,770 86	452,098 97	512,225 31
United States and National bank notes.....	3,016,402 00	3,514,851 00	4,606,896 11	4,457,448 25
Totals.....	\$120,790,914 60	\$129,959,209 43	\$152,193,029 75	\$169,720,108 41
Liabilities.				
Capital stock paid in.....	\$12,262,100 00	\$12,953,523 85	\$14,035,880 00	\$14,842,470 00
Surplus fund.....	2,987,971 24	3,065,924 18	3,762,660 91	4,955,893 71
Undivided earnings net.....	2,102,350 42	2,430,966 72	2,932,193 32	3,251,864 56
Dividends unpaid.....	11,914 42	10,178 86	4,929 72	2,876 72
Individual deposits.....	24,522,326 97	24,840,803 37	29,540,186 91	34,503,984 97
Certificates of deposit.....	12,250,239 67	12,841,536 00	14,664,966 47	16,952,741 46
Savings deposits.....	62,000,212 66	66,548,293 05	81,609,318 57	89,278,662 99
Certified checks.....	66,649 37	98,418 48	94,652 52	194,520 09
Cashier's checks outstanding.....	83,450 18	27,222 23	68,734 87	146,271 08
Due to banks and bankers.....	3,748,526 37	4,481,075 44	5,368,915 27	5,259,834 85
State monies on deposit.....				
Notes and bills rediscounted.....	14,000 00	35,799 00	6,071 19	75,479 88
Bills payable.....	81,173 30	125,468 75	104,500 00	251,508 10
Liabilities other than above stated.....				
Totals.....	\$120,790,914 60	\$129,959,209 43	\$152,193,029 75	\$169,720,108 41

REPORT OF THE COMMISSIONER.

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State Banks.—(Concluded.)

November 17, 1903, 242 state banks, 4 trust companies, 1 society for savings.	September 6, 1904, 248 state banks, 4 trust companies, 1 society for savings.	November 9, 1905, 277 state banks, 5 trust companies, 1 society for savings.	November 12, 1906, 301 state banks, 6 trust companies, 1 society for savings.	December 3, 1907, 328 state banks, 6 trust companies, 1 society for savings.	November 27, 1908, 350 state banks, 6 trust companies.	November 16, 1909, 376 state banks, 5 trust companies.
\$76,013,937 01	\$78,746,336 05	\$86,181,935 90	\$101,287,736 39	\$106,958,178 47	\$96,397,163 88	\$105,908,706 77
66,317,185 97	68,383,331 90	78,124,757 40	85,902,873 96	88,945,067 90	95,428,501 97	109,045,073 50
301,921 98	197,553 07	311,210 78	373,212 14	303,930 99	361,154 87	370,836 07
2,747,383 27	2,902,906 42	3,377,379 76	3,934,435 08	4,727,158 99	4,992,587 71	5,495,884 73
1,655,978 73	1,808,035 94	1,500,630 18	1,593,318 80	1,367,853 18	1,396,444 39	1,457,973 02
.....
264,608 79	241,162 15	237,081 56	213,682 12	165,612 84	132,204 23	131,811 41
20,455,482 93	21,137,556 22	25,542,384 93	26,665,895 22	21,295,814 35	26,623,963 27	32,856,724 82
1,363,614 21	1,287,220 02	1,934,177 30	2,551,776 64	2,368,708 60	1,990,316 84	2,358,731 88
628,326 98	854,065 78	827,349 43	1,950,708 99	1,288,117 10	1,130,604 67	1,342,339 37
418,158 14	353,232 19	394,181 89	483,736 42	399,022 14	311,115 78	337,951 20
58,008 16	73,587 98	64,972 73	73,300 45	83,879 98	92,423 67	95,377 97
3,859,868 27	4,499,431 65	4,324,849 84	4,559,569 06	4,596,825 41	4,948,685 92	5,152,211 69
663,741 42	599,619 41	687,826 10	712,190 77	937,065 78	800,440 67	917,863 81
4,686,754 47	5,049,774 00	5,937,153 75	6,453,153 95	8,613,378 75	7,682,136 00	8,246,730 00
.....
\$179,434,970 33	\$185,933,712 78	\$209,535,891 64	\$236,764,589 99	\$242,041,114 48	\$244,287,712 37	\$273,718,216 23
.....
\$15,919,551 21	\$16,111,120 00	\$17,403,144 04	\$19,119,930 00	\$20,351,064 00	\$21,626,273 53	\$22,161,133 00
5,560,112 18	6,471,708 33	7,239,305 31	8,547,385 55	10,196,000 34	10,785,497 24	11,402,419 44
3,565,570 84	3,055,451 39	3,836,000 67	4,710,432 87	4,618,594 41	5,035,772 52	5,340,696 86
3,511 36	5,291 14	2,933 29	4,853 69	7,375 23	6,873 00	14,272 08
37,280,300 03	38,287,417 40	45,041,231 95	53,085,474 90	47,587,078 42	50,450,061 86	61,951,396 26
17,570,185 09	16,679,540 71	18,364,826 02	18,991,487 21	16,701,012 53	11,402,933 69	13,192,935 86
93,473,139 78	99,782,932 96	111,234,128 86	125,464,596 49	134,923,712 46	137,811,470 73	151,290,580 74
110,395 49	191,493 34	90,768 06	204,330 21	136,542 84	151,935 26	162,907 25
77,541 33	136,795 00	105,934 17	172,294 39	212,989 96	131,766 74	234,924 59
5,365,378 83	4,902,817 34	5,969,398 11	6,205,626 80	5,753,481 15	6,302,873 47	7,277,997 59
.....
97,711 15	76,405 96	90,221 16	93,672 88	211,263 14	170,854 33	80,189 01
411,573 04	232,744 21	158,000 00	164,505 00	972,000 00	321,700 00	311,000 00
.....	.....	.....	.....	*370,000 00	.....	112,526 61
.....
\$179,434,970 33	\$185,933,712 78	\$209,535,891 64	\$236,764,589 99	\$242,041,114 48	\$244,287,712 37	\$273,718,216 23

*Clearing house certificates.

COMPARATIVE ABSTRACTS (NATIONAL BANKS)

Comparative abstracts, showing the volume of business of the national banks of the State from the last reports called for in the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908 and 1909, as made to and furnished this department by the comptroller of the currency at Washington.

Resources.	December 11, 1889, 113 national banks.	December 19, 1890, 109 national banks.	December 2, 1891, 106 national banks.	December 9, 1892, 104 national banks.	December 19, 1893, 99 national banks.
Loans and discounts.....	\$45,860,178 79	\$47,527,375 32	\$48,424,955 39	\$52,752,163 51	\$40,783,209 13
Stocks, bonds and mortgages.....	4,716,830 60	4,289,671 45	4,231,798 69	5,623,070 40	6,945,499 56
Overdrafts.....	214,415 50	219,314 54	222,506 90	292,210 95	187,479 07
Due from reserve agents.....	5,273,805 17	6,000,383 99	6,942,032 64	8,804,177 63	6,191,185 16
Due from other banks and bankers...	1,417,240 70	1,531,500 83	2,055,712 68	2,457,593 23	1,508,833 10
Banking house, furniture and fixtures.	1,161,347 88	1,175,007 50	1,140,593 47	1,092,330 52	1,056,013 55
Other real estate.....	696,499 38	807,729 15	654,818 49	597,433 76	523,837 66
Current expenses and taxes paid.....	314,041 78	316,798 82	308,899 32	330,626 32	.....
Exchange for clearing house.....	351,040 73	291,486 06	531,466 31	420,011 79	414,646 27
Checks and cash items.....	206,917 13	252,540 59	222,864 76	269,288 40	208,277 54
Cash.....	5,156,435 60	5,363,033 64	5,337,462 12	5,479,123 70	5,352,544 48
Due from United States treasurer.....	175,937 44	166,537 96	155,501 41	201,723 10	269,208 62
Premiums on United States bonds....	506,812 27	416,961 40	326,649 58	415,932 79	448,743 01
Totals.....	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10	\$63,891,477 17
Liabilities.					
Capital stock paid in.....	\$15,674,600 00	\$15,539,600 00	\$15,244,600 00	\$15,034,000 00	\$14,584,000 00
Surplus fund.....	3,173,932 03	3,332,775 18	3,715,238 33	3,858,283 29	3,769,273 96
Gross undivided earnings.....	2,589,639 53	2,715,207 61	2,359,221 22	2,375,539 99	*1,879,151 51
Dividends unpaid.....	25,279 32	9,632 59	36,373 86	18,212 61	17,180 18
Individual deposits.....	35,217,989 08	36,792,399 46	38,500,510 19	42,409,084 23	31,789,116 14
United States deposits.....	.....	566,999 05	483,927 31	330,558 68	401,760 31
Due to banks and bankers.....	5,857,859 32	6,052,260 90	7,140,938 64	9,946,624 23	6,100,036 83
National bank notes outstanding.....	2,853,300 00	2,660,200 00	2,587,020 00	3,281,300 00	4,557,055 00
Notes and bills rediscounted.....	658,903 69	689,166 46	462,157 73	466,083 07	426,228 15
Bills payable.....	.....	100 00	23,000 00	.....	367,442 03
Liabilities other than those above stated.....	.....	.....	2,274 38	516,000 00	233 06
Totals.....	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10	\$63,891,477 17

*Undivided earnings, less expenses and taxes paid.

REPORT OF THE COMMISSIONER.

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Comparative abstracts (National Banks).—Continued.

Resources.	December 19, 1894, 96 national banks.	December 13, 1895, 94 national banks.	December 17, 1896, 89 national banks.	December 15, 1897, 82 national banks.	December 1, 1898, 81 national banks.
Loans and discounts.....	\$43,083,288 41	\$44,736,533 88	\$40,304,416 58	\$41,143,927 46	\$42,919,871 77
Stocks, bonds and mortgages.....	6,808,219 06	6,795,879 01	6,061,223 33	6,572,265 92	9,766,446 01
Overdrafts.....	191,899 31	184,138 47	174,561 83	169,842 80	220,627 59
Due from reserve agents.....	7,158,187 74	5,697,542 13	8,051,478 98	11,777,125 43	10,816,560 04
Due from other banks and bankers....	2,138,681 61	1,754,960 91	2,145,066 98	3,492,498 90	3,757,850 18
Banking house, furniture and fixtures.	1,057,140 95	1,016,259 30	1,029,048 72	943,890 03	1,019,100 09
Other real estate.....	556,397 40	690,205 85	796,229 53	880,219 77	1,061,231 36
Current expenses and taxes paid.....					
Exchanges for clearing house.....	300,541 92	243,688 09	333,694 76	358,309 99	392,218 02
Checks and cash items.....	226,913 43	160,616 79	199,702 79	136,857 46	179,112 92
Cash.....	5,069,305 10	5,039,661 46	5,333,487 61	5,505,338 94	5,982,621 40
Due from United States treasurer....	240,670 62	236,528 07	231,775 11	209,475 62	234,094 42
Premiums on United States bonds....	430,463 13	414,815 00	375,089 75	365,223 50	465,448 84
Clearing house certificates.....					
Totals.....	\$67,281,708 68	\$66,970,828 96	\$65,435,775 97	\$71,554,966 02	\$76,815,182 64
Liabilities.					
Capital stock paid in.....	\$13,634,000 00	\$13,434,000 00	\$12,959,000 00	\$11,945,000 00	\$11,770,000 00
Surplus fund.....	3,572,570 99	3,631,010 78	3,418,221 47	3,242,018 09	3,188,318 72
Undivided earnings, net.....	1,803,480 48	1,789,465 90	1,687,088 73	1,394,998 14	1,374,061 73
Dividends unpaid.....	8,348 50	11,509 58	9,156 46	17,563 29	20,387 30
Individual deposits.....	34,718,215 02	35,612,374 38	34,391,087 75	39,217,006 25	43,486,965 94
United States deposits.....	383,962 29	387,750 18	409,961 73	401,136 29	1,255,821 32
Due to banks and bankers.....	8,641,246 57	7,406,212 51	8,260,695 23	11,772,976 46	11,760,185 28
National bank notes outstanding.....	4,141,997 50	4,202,742 50	4,071,495 00	3,551,767 50	3,958,300 00
Notes and bills rediscounted.....	316,887 33	386,898 33	140,289 20	2,500 00	
Bills payable.....	61,000 00	137,500 00	88,400 00	10,000 00	
Liabilities other than those above stated.....		1,364 80	380 40		1,142 35
Reserved for taxes.....					
Bonds borrowed.....					
Clearing house certificates.....					
Totals.....	\$67,281,708 68	\$66,970,828 96	\$65,435,775 97	\$71,554,966 02	\$76,815,182 64

Comparative abstracts

Resources.	December 2, 1899, 80 national banks.	December 13, 1900, 85 national banks.	December 10, 1901, 85 national banks.	November 25, 1902, 84 national banks.
Loans and discounts.....	\$47,581,061 50	\$51,651,236 44	\$54,938,142 28	\$60,694,986 71
Stocks, bonds and mortgages.....	11,652,043 11	12,318,672 86	14,141,822 34	15,106,385 98
Overdrafts.....	194,788 80	246,158 27	286,561 65	349,047 07
Due from reserve agents.....	8,671,815 91	10,658,399 31	11,231,301 10	10,167,335 72
Due from other banks and bankers.....	3,647,971 66	3,463,374 00	4,058,641 12	3,845,841 49
Banking house furniture and fixtures.....	1,003,999 44	1,142,970 99	1,150,952 69	1,300,681 27
Other real estate.....	1,060,810 20	927,158 12	696,254 41	455,261 67
Current expenses and taxes paid.....				
Exchanges for clearing house.....	597,274 04	415,477 92	930,166 52	578,212 52
Checks and cash items.....	240,308 50	182,689 83	204,714 74	239,577 39
Cash.....	6,151,557 96	7,105,053 78	7,358,362 08	6,554,095 31
Due from United States treasurer.....	242,948 86	308,427 88	336,238 00	326,770 50
Premiums on United States bonds.....	453,937 69	203,917 94	228,358 81	356,315 39
Clearing house certificates.....				
Totals.....	\$81,498,517 67	\$88,623,537 34	\$95,561,515 74	\$99,974,511 02
Liabilities.				
Capital stock paid in.....	\$11,440,000 00	\$11,578,000 00	\$11,548,750 00	\$11,380,000 00
Surplus fund.....	3,157,388 20	3,276,188 20	3,052,638 20	3,416,588 20
Undivided earnings net.....	1,563,841 93	1,850,274 85	2,007,685 64	2,157,217 18
Dividends unpaid.....	17,340 81	13,983 81	18,542 81	13,357 81
Individual deposits.....	49,920,532 09	54,232,091 31	59,593,561 95	63,316,731 07
United States deposits.....	1,354,864 72	1,391,304 19	1,772,959 84	2,150,114 62
Due to banks and bankers.....	9,738,696 81	11,024,083 47	11,764,875 41	11,611,241 60
National bank notes outstanding.....	4,250,300 00	5,160,102 50	5,580,200 00	5,639,200 00
Notes and bills rediscounted.....	23,644 61	11,989 72	5,500 00	21,500 00
Bills payable.....	27,000 00	75,000 00	205,000 00	107,000 00
Liabilities other than those above stated.....	4,908 50	10,519 29	11,801 89	161,610 54
Reserved for taxes.....				
Bonds borrowed.....				
Clearing house certificates.....				
Totals.....	\$81,498,517 67	\$88,623,537 34	\$95,561,515 74	\$99,974,511 02

REPORT OF THE COMMISSIONER.

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(National Banks).—Concluded.

November 17, 1903, 87 national banks.	September 6, 1904, 88 national banks.	November 9, 1905, 88 national banks.	November 12, 1906, 88 national banks.	December 3, 1907, 93 national banks.	November 27, 1908, 96 national banks.	November 16, 1909, 99 national banks.
\$64,088,225 33	\$65,803,150 16	\$72,264,051 95	\$81,508,444 65	\$83,949,198 51	\$84,061,275 46	\$92,367,238 25
16,331,297 13	16,876,755 37	16,943,896 45	19,294,724 24	19,321,131 14	23,306,141 71	26,366,496 17
351,732 17	249,830 11	235,237 50	266,233 92	215,231 50	241,345 49	232,943 08
9,147,612 91	10,991,502 16	10,983,065 10	12,398,886 17	10,160,561 91	13,761,102 88	14,600,685 65
4,174,213 53	4,414,365 24	5,462,829 33	6,396,474 02	5,127,590 55	6,292,135 23	7,797,672 74
1,363,481 00	1,488,498 28	1,577,703 17	1,641,589 76	1,946,629 37	2,477,820 19	2,651,928 17
393,115 75	380,373 53	358,357 49	300,029 77	345,190 33	291,505 80	285,810 50
499,453 75	715,114 06	736,445 31	1,126,918 66	753,547 93	789,398 40	868,545 43
182,568 75	270,131 43	213,672 23	297,726 82	341,954 39	311,082 74	255,876 57
6,834,835 11	7,553,259 40	8,093,277 55	8,673,007 28	9,317,138 52	11,253,727 70	11,306,003 35
378,175 67	399,420 00	436,085 50	453,002 50	428,725 50	530,765 50	593,170 00
311,370 92	255,738 73	190,849 25	186,401 28	188,259 66	214,339 93	176,160 63
					595,194 00	
\$104,056,072 02	\$109,398,138 47	\$117,495,460 83	\$132,515,439 07	\$132,690,353 31	\$143,530,641 03	\$157,531,530 54
\$12,530,000 00	\$12,730,000 00	\$13,030,000 00	\$13,005,000 00	\$14,465,000 00	\$14,955,000 00	\$15,189,500 00
3,782,538 20	4,266,688 20	4,595,788 20	5,264,262 50	5,490,612 50	6,068,150 00	6,416,510 99
2,454,374 37	2,094,959 00	2,149,975 63	2,260,314 62	2,757,173 91	2,650,316 37	2,881,308 23
16,440 61	5,156 93	16,854 34	13,904 54	16,379 16	7,975 85	33,221 55
65,305,659 11	69,945,810 33	76,475,628 68	88,738,552 46	84,864,150 47	92,506,619 35	103,669,284 41
2,404,832 56	1,712,739 74	1,128,820 61	2,325,780 85	3,526,031 73	2,442,065 88	959,365 22
10,418,980 57	11,323,976 44	12,473,253 68	12,642,438 95	12,053,642 00	15,265,250 30	18,011,053 82
6,774,840 00	7,218,930 00	7,469,030 00	7,939,985 00	7,863,265 00	9,010,475 00	9,894,100 50
182,202 70	41,595 90	91,495 96	85,948 00	258,538 03	124,265 83	142,064 93
178,000 00	35,000 00	13,000 00	125,000 00	445,000 00	130,000 00	74,000 00
8,203 90	23,281 93	51,613 73	32,360 07	26,691 01	13,300 00	29,610 00
			61,892 06	65,881 50	51,222 45	31,510 89
				563,000 00	306,000 00	200,000 00
				194,988 00		
\$104,056,072 02	\$109,398,138 47	\$117,495,460 83	\$132,515,439 07	\$132,690,353 31	\$143,530,641 03	\$157,531,530 54

STATE BANKING DEPARTMENT.

STATE BANKS.

1909.

Abstracts of reports made by the State banks of Michigan to the Commissioner of the Banking Department, the reports being called for on past days unknown to the bank officers, viz., February 5, April 28, June 23, September 1 and November 16, 1909. For reports of individual State banks and trust companies see succeeding pages.

Resources.	Report of Feb. 5, 352 state banks, 6 trust companies.	Report of April 28, 362 state banks, 6 trust companies.	Report of June 23, 365 state banks, 5 trust companies.	Report of Sept. 1, 371 state banks, 5 trust companies.	Report of Nov. 16, 376 state banks, 5 trust companies.
Loans and discounts.....	\$97,622,716 60	\$100,212,705 50	\$99,649,422 12	\$102,609,856 25	\$105,908,706 77
Bonds, mortgages and securities.....	96,340,847 46	99,679,495 19	103,510,338 62	105,404,082 60	108,496,703 50
Premiums paid on bonds.....	123,541 44	140,416 15	144,514 24	136,202 38	131,811 41
Overdrafts.....	292,994 99	330,342 68	314,148 56	315,955 45	370,836 07
Banking house.....	5,137,857 60	5,248,814 12	5,338,014 72	5,435,550 46	5,495,884 72
Furniture and fixtures.....					
Other real estate.....	1,488,981 48	1,452,338 65	1,462,853 96	1,455,103 36	1,457,973 02
Due from other banks and bankers (not reserve cities).....	815,411 53	1,250,896 18	904,603 82	888,941 32	876,798 57
Items in transit.....	1,168,869 99	1,197,745 55	1,134,289 96	1,090,263 89	1,481,933 31
United States bonds.....	601,020 00	710,420 00	610,020 00	614,020 00	548,370 00
Due from banks in reserve cities.....	31,639,815 68	31,227,446 65	30,896,286 58	31,870,040 87	32,856,724 82
Exchange for clearing house.....	1,158,730 68	1,037,470 12	1,199,513 95	1,411,969 84	1,342,339 37
U. S. and national bank currency.....	7,676,997 93	7,822,241 55	7,828,373 88	7,919,750 76	8,246,730 00
Gold coin.....	5,258,709 54	5,051,801 61	5,379,133 17	5,291,610 17	5,152,211 69
Silver coin.....	917,956 38	803,877 46	815,724 65	893,502 63	917,863 81
Nickels and cents.....	104,873 65	97,934 99	94,480 33	90,702 93	95,377 97
Checks, and other cash items.....	332,275 23	312,528 25	339,119 67	415,303 57	337,951 20
Totals.....	\$250,681,800 27	\$256,576,474 74	\$259,620,838 25	\$265,842,856 48	\$273,718,216 23
Liabilities.					
Capital stock paid in.....	\$21,765,698 53	\$21,677,980 00	\$21,784,350 00	\$21,974,733 67	\$22,161,133 00
Surplus fund.....	11,095,112 58	11,084,988 66	11,082,688 66	11,385,062 73	11,402,419 44
Undivided profits, less current ex- penses, interest and taxes paid.....	4,013,858 15	4,778,702 30	5,027,969 35	4,477,599 36	5,340,696 86
Dividends unpaid.....	42,852 75	13,561 92	7,463 36	19,812 00	14,272 08
Commercial deposits subject to check.....	53,910,548 41	53,891,684 55	55,632,107 65	59,814,598 10	61,951,396 26
Commercial certificates of deposit.....	10,774,904 00	11,015,911 10	10,716,067 50	11,441,924 23	13,192,935 86
Due to banks and bankers.....	6,952,533 10	6,698,089 57	6,240,413 58	6,907,607 95	7,277,997 59
Certified checks.....	158,009 02	209,504 55	243,877 88	165,335 80	162,907 25
Cashier's checks outstanding.....	147,326 53	209,878 31	154,760 31	124,768 06	234,924 59
Savings deposits.....	107,237,454 66	110,314,123 69	112,264,118 11	113,213,368 36	115,914,465 84
Savings certificates of deposit.....	33,797,922 27	34,964,875 90	35,443,917 83	35,382,617 97	35,376,125 40
State deposits.....	420,680 68	1,174,037 57	488,500 77	433,863 87	185,226 94
Reserved for taxes.....	52,166 68	103,947 55	104,483 38	54,417 84	112,526 61
Notes and bills rediscounted.....	64,293 54	82,460 67	55,410 37	82,314 51	80,189 01
Bills payable.....	176,200 00	333,500 00	372,500 00	309,500 00	311,000 00
Other liabilities.....	72,059 37	23,228 40	2,209 50	45,332 03	.....
Totals.....	\$250,681,800 27	\$256,576,474 74	\$259,620,838 25	\$265,842,856 48	\$273,718,216 23

REPORT OF THE COMMISSIONER.

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NATIONAL BANKS.

1909.

Abstracts of reports made by the National banks of Michigan to the Commissioner of the Banking Department, February 5, April 23, June 23, September 1 and November 16, 1909. For reports of individual National banks see succeeding pages.

Resources.	Report of Feb. 5, 96 national banks.	Report of April 23, 97 national banks.	Report of June 23, 97 national banks.	Report of Sept. 1, 99 national banks.	Report of Nov. 16, 99 national banks.
Loans and discounts.....	\$82,857,158 07	\$85,647,107 07	\$86,166,053 48	\$89,010,848 35	\$92,367,238 25
Overdrafts, secured and unsecured....	217,074 47	199,256 67	230,214 00	272,787 67	232,943 08
U. S. bonds to secure circulation.....	9,146,800 00	9,444,300 00	9,526,800 00	9,708,800 00	10,006,800 00
U. S. bonds to secure U. S. deposits..	1,627,000 00	1,242,000 00	1,272,000 00	962,000 00	944,000 00
Other bonds to secure U. S. deposits..	818,503 17	489,000 00	395,000 00	98,000 00	98,000 00
U. S. bonds on hand.....	354,020 00	435,960 00	477,260 00	552,760 00	255,060 00
Premiums on U. S. bonds.....	208,922 62	202,112 47	203,158 48	189,606 96	176,160 63
Stocks, securities, etc.....	13,139,043 06	14,603,391 84	15,090,502 98	15,908,911 40	15,092,636 17
Banking house, furniture and fixtures.	2,627,917 62	2,560,317 09	2,585,213 18	2,630,183 71	2,651,928 17
Other real estate and mortgages owned Due from national banks (not reserve agents).....	280,814 05 3,873,839 51	279,954 95 3,806,622 16	308,722 17 3,931,565 96	298,384 39 4,661,069 15	285,810 50 4,771,616 74
Due from state banks and bankers...	2,721,035 46	2,644,735 79	2,560,385 41	2,579,418 91	3,026,056 00
Due from approved reserve agents.....	15,742,818 27	16,180,039 71	15,342,248 30	16,024,453 91	14,600,685 65
Checks and other cash items.....	257,306 64	237,889 83	243,026 91	279,827 77	255,876 57
Exchanges for clearing house.....	651,837 89	770,984 71	664,949 08	1,230,299 31	868,545 43
Notes of other national banks.....	875,088 00	876,243 00	1,040,863 00	1,184,601 00	690,687 00
Fractional paper currency, nickels and cents.....	67,416 73	52,406 27	49,720 42	53,092 95	59,629 04
Specie.....	7,145,829 45	6,756,810 47	6,561,211 40	7,142,512 78	6,922,089 31
Legal tender notes.....	3,870,325 00	3,579,377 00	3,998,566 00	4,175,317 00	3,632,598 00
Redemption fund with U. S. treasurer (5% of circulation).....	428,070 00	456,837 50	462,742 50	458,512 50	483,312 50
Due from U. S. treasurer, other than 5% redemption fund.....	186,902 50	157,102 50	184,022 50	183,422 50	109,857 50
Totals.....	\$146,707,822 51	\$150,822,449 03	\$151,284,225 77	\$157,604,800 26	\$157,531,530 54
Liabilities.					
Capital stock paid in.....	\$14,965,000 00	\$14,986,100 00	\$14,990,000 00	\$15,077,500 00	\$15,189,500 00
Surplus fund.....	6,166,750 00	6,170,855 15	6,228,682 73	6,391,315 85	6,416,510 99
Undivided profits less expenses and taxes paid.....	2,227,942 23	2,546,815 51	2,772,511 55	2,466,448 10	2,881,308 23
National bank notes outstanding.....	8,921,825 00	9,306,252 50	9,326,675 50	9,430,945 50	9,894,100 50
Due to other national banks.....	4,860,628 58	4,901,952 02	5,046,310 72	5,696,441 30	5,462,479 60
Due to state banks and bankers.....	12,477,494 62	13,623,180 97	13,579,955 32	12,695,173 75	12,548,574 22
Dividends unpaid.....	12,014 88	13,748 68	11,823 03	10,308 95	33,221 55
Individual deposits subject to check..	94,576,891 66	97,033,325 55	97,142,604 70	104,365,152 14	103,669,284 41
United States deposits.....	1,938,176 53	1,244,260 60	1,247,935 44	627,265 25	601,794 14
Deposits of U. S. disbursing officers..	211,569 60	360,020 37	302,689 79	336,154 85	357,571 08
Bonds borrowed.....	306,000 00	215,000 00	200,000 00	200,000 00	200,000 00
Notes and bills rediscounted.....	7,000 00	14,003 72	303,430 22	203,881 62	142,064 93
Bills payable.....		135,000 00	60,000 00	32,500 00	74,000 00
Reserved for taxes.....	17,829 41	58,233 96	57,206 77	27,262 95	31,510 89
Liabilities other than those above stated.....	19,000 00	13,700 00	14,400 00	44,450 00	29,610 00
Totals.....	\$146,707,822 51	\$150,822,449 03	\$151,284,225 77	\$157,604,800 26	\$157,531,530 54

STATE AND NATIONAL BANKS.

1909.

Abstracts showing the total volume of business transacted by the State and National banks and trust companies of Michigan, as made to the Commissioner of the Banking Department, February 5, April 23, June 23, September 1 and November 16, 1909.

Resources.	Report of Feb. 5, 352 state banks, 96 national banks, 6 trust companies.	Report of April 23, 362 state banks, 97 national banks, 5 trust companies.	Report of June 23, 365 state banks, 97 national banks, 5 trust companies.	Report of Sept. 1, 371 state banks, 99 national banks, 5 trust companies.	Report of Nov. 16, 376 state banks, 99 national banks, 5 trust companies.
Loans and discounts.....	\$180,479,874 76	\$185,859,812 66	\$185,815,475 60	\$191,620,704 80	\$198,275,945 02
Stocks, bonds and mortgages.....	109,479,890 52	114,282,887 03	118,600,841 60	121,312,994 00	123,589,339 67
Overdrafts.....	510,069 46	529,599 35	544,362 56	588,743 12	603,779 15
U. S. bonds to secure circulation.....	9,146,800 00	9,444,300 00	9,526,800 00	9,708,800 00	10,006,800 00
U. S. bonds to secure U. S. deposits..	1,627,000 00	1,242,000 00	1,272,000 00	962,000 00	944,000 00
Other bonds to secure U. S. deposits..	818,503 17	489,000 00	395,000 00	98,000 00	98,000 00
U. S. bonds on hand.....	955,040 00	1,146,380 00	1,087,290 00	1,166,780 00	803,430 00
Premiums paid.....	322,464 06	342,528 62	347,672 72	325,809 34	307,972 04
Banking house, furniture and fixtures.	7,665,775 22	7,809,131 21	7,923,227 90	8,065,734 17	8,147,812 89
Other real estate.....	1,769,795 53	1,732,293 60	1,771,576 13	1,753,487 75	1,743,783 52
Due from other banks and bankers....	8,279,156 49	8,899,999 68	8,530,845 17	9,219,683 27	10,156,404 62
Due from banks in reserve cities.....	47,382,633 95	47,407,496 36	46,238,534 88	47,894,494 78	47,457,410 47
Checks and other cash items.....	589,461 87	550,418 08	562,146 58	695,131 34	593,827 77
Exchanges for clearing house.....	1,810,568 57	1,808,454 83	1,864,463 03	2,642,269 15	2,210,884 80
Nickels and cents.....	172,290 38	150,341 26	144,200 75	143,795 88	155,007 01
Specie.....	13,322,495 37	12,612,489 54	12,746,069 22	13,327,625 58	12,992,164 81
U. S. and national bank notes.....	12,422,410 93	12,277,861 55	12,867,802 88	13,279,668 76	12,570,015 00
Redemption fund with U. S. treasurer (5% of circulation).....	438,070 00	466,837 50	462,742 50	458,512 50	483,312 50
Due from U. S. treasurer, other than 5% redemption fund.....	186,902 50	157,102 50	184,022 50	183,422 50	109,857 50
Totals.....	\$397,389,222 78	\$407,198,923 77	\$410,905,064 02	\$423,447,656 74	\$431,249,746 77
Liabilities.					
Capital stock paid in.....	\$36,730,698 53	\$36,664,080 00	\$36,774,350 00	\$37,052,233 67	\$37,350,633 00
Surplus fund.....	17,261,862 56	17,255,843 81	17,311,371 39	17,776,378 58	17,818,930 43
Undivided profits less expenses and taxes paid.....	6,241,800 38	7,325,517 81	7,800,480 90	6,944,047 46	8,222,005 09
National bank notes outstanding.....	8,921,825 00	9,306,252 50	9,326,675 50	9,430,945 50	9,894,100 50
Due to banks and bankers.....	24,290,656 30	25,223,222 56	24,866,679 62	25,299,223 00	25,289,051 41
Dividends unpaid.....	54,867 63	27,310 60	19,286 39	30,120 95	47,493 63
Commercial deposits.....	159,567,679 62	162,360,304 06	163,889,418 04	175,921,778 33	179,211,448 37
Savings deposits.....	141,035,376 93	145,278,999 59	147,708,035 94	148,595,986 33	151,290,560 74
State moneys on deposit.....	420,680 68	1,174,037 57	488,500 77	433,863 87	185,226 94
United States deposits.....	2,149,746 13	1,604,280 97	1,550,625 23	963,420 10	959,365 22
Bonds borrowed.....	306,000 00	215,000 00	200,000 00	200,000 00	200,000 00
Reserved for taxes.....	69,496 09	162,181 51	161,690 15	81,680 79	144,037 50
Notes and bills rediscounted.....	71,293 54	96,464 39	358,840 59	286,196 13	222,253 94
Bills payable.....	176,200 00	468,500 00	432,500 00	342,000 00	385,000 00
Liabilities other than those above stated.....	91,059 37	36,928 40	16,609 50	89,782 03	29,610 00
Totals.....	\$397,389,222 78	\$407,198,923 77	\$410,905,064 02	\$423,447,656 74	\$431,249,746 77

REPORT OF THE COMMISSIONER.

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DETROIT.

STATE BANKS.

1909.

Abstracts of the published reports of the State banks and trust companies in the city of Detroit, as made to the Commissioner of the Banking Department, February 5, April 28, June 23, September 1 and November 16, 1909.

Resources.	Report of Feb. 5, 13 state banks, 3 trust companies.	Report of April 28, 12 state banks, 3 trust companies.	Report of June 23, 12 state banks, 3 trust companies.	Report of Sept. 1, 12 state banks, 3 trust companies.	Report of Nov. 16, 12 state banks, 3 trust companies.
Loans and discounts.....	\$31,102,188 08	\$31,564,464 30	\$30,700,613 35	\$32,775,624 12	\$34,158,675 30
Bonds, mortgages and securities.....	41,122,065 22	42,402,572 52	44,277,784 44	45,371,998 04	46,446,747 72
Premiums paid on bonds.....	56,689 23	64,884 42	64,614 59	61,217 08	63,814 63
Overdrafts.....	10,541 15	14,142 86	13,563 60	10,682 47	8,504 40
Banking house.....	1,425,080 76	1,430,981 14	1,491,806 40	1,532,445 45	1,541,385 77
Furniture and fixtures.....					
Other real estate.....	843,421 41	788,784 38	776,922 05	782,371 04	776,265 52
Due from other banks and bankers (not reserve cities).....	273,888 36	304,705 10	308,977 74	325,062 13	250,820 85
Items in transit.....	458,565 05	520,861 39	458,004 86	457,008 55	509,187 46
United States bonds.....	425,000 00	425,000 00	425,000 00	425,000 00	425,000 00
Due from banks in reserve cities.....	12,210,085 36	12,820,564 27	12,031,773 60	12,318,545 01	12,048,722 02
Exchanges for clearing house.....	741,299 73	635,748 75	829,216 87	978,307 28	907,629 96
U. S. and national bank currency.....	2,596,353 00	2,568,401 00	2,714,574 00	2,651,802 00	2,630,410 00
Gold coin.....	2,254,643 50	2,009,518 66	2,325,737 84	2,163,640 60	2,022,747 65
Silver coin.....	174,551 15	157,351 96	188,614 89	195,831 34	219,439 02
Nickels and cents.....	18,966 45	15,096 40	15,603 25	13,223 05	18,662 03
Checks and other cash items.....	61,963 83	26,666 89	46,063 52	55,251 19	51,276 29
Totals.....	\$93,775,282 28	\$95,749,746 04	\$96,668,841 00	\$100,118,029 35	\$102,169,288 64
Liabilities.					
Capital stock paid in.....	\$6,420,000 00	\$6,220,000 00	\$6,220,000 00	\$6,220,000 00	\$6,220,000 00
Surplus fund.....	5,310,000 00	5,260,000 00	5,265,000 00	5,290,000 00	5,290,000 00
Undivided profits, less current ex- penses, interest and taxes paid.....	1,787,168 96	1,920,651 92	2,045,537 05	2,002,347 18	2,173,428 86
Dividends unpaid.....	569 50	1,273 25	231 00	4,072 50	4,322 00
Commercial deposits subject to check.....	20,978,706 27	21,602,430 94	23,041,800 97	25,436,306 05	25,998,238 50
Commercial certificates of deposit.....	1,574,152 36	1,538,419 19	1,238,289 61	1,112,967 92	829,396 83
Due to banks and bankers.....	5,546,984 42	5,231,187 30	4,883,549 38	5,423,808 26	5,361,568 23
Certified checks.....	116,158 01	111,981 81	159,817 39	83,890 59	130,582 11
Cashier's checks outstanding.....	105,786 38	126,515 72	109,921 51	101,067 24	187,909 37
Savings deposits.....	48,394,378 14	49,718,820 81	50,243,570 96	51,108,349 69	52,394,365 39
Savings certificates of deposit.....	3,140,361 69	3,232,772 11	3,283,240 92	3,260,497 85	3,471,406 78
State deposits.....	330,264 63	700,943 69	72,200 05	22,431 17	41,984 59
Other liabilities.....	20,263 37	1,093 50	2,209 50	51,989 40	
Reserved for taxes.....	50,358 55	83,656 30	103,472 66	331 50	69,095 98
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$93,775,282 28	\$95,749,746 04	\$96,668,841 00	\$100,118,029 35	\$102,169,288 64

DETROIT.

NATIONAL BANKS.

1909.

Abstracts of the published reports of the National banks in the city of Detroit, as made to the Commissioner of the Banking Department, February 5, April 28, June 23, September 1, and November 16, 1909.

Resources.	Report of Feb. 5, 4 national banks.	Report of April 28, 4 national banks.	Report of June 23, 4 national banks.	Report of Sept. 1, 4 national banks.	Report of Nov. 16, 4 national banks.
Loans and discounts.....	\$23,350,195 08	\$25,046,464 14	\$25,466,576 54	\$27,696,940 65	\$29,160,225 72
Overdrafts, secured and unsecured...	4,372 10	2,841 79	4,871 61	10,384 35	4,675 35
U. S. bonds to secure circulation....	1,400,000 00	1,400,000 00	1,400,000 00	1,530,000 00	1,740,000 00
U. S. bonds to secure U. S. deposits	480,000 00	480,000 00	480,000 00	431,000 00	431,000 00
Other bonds to secure U. S. deposits .	301,000 00	200,000 00	200,000 00	.....	.....
U. S. bonds on hand.....	254,320 00	212,520 00	257,520 00	285,020 00	66,020 00
Premiums on U. S. bonds.....	40,175 00	39,925 00	40,150 00	39,675 00	34,250 00
Stocks, securities, etc.....	4,073,133 90	4,517,467 97	4,705,497 23	5,100,275 25	4,423,886 50
Banking house, furniture and fixtures.	192,101 15	189,598 60	189,607 60	197,773 60	198,191 40
Other real estate and mortgages owned	10,064 99	10,064 99	10,064 99	10,064 99	10,064 99
Due from national banks (not reserve agents).....	2,410,357 30	2,450,202 76	2,830,083 01	3,336,452 48	3,356,230 08
Due from state banks and bankers...	1,420,315 29	1,294,692 22	1,363,022 34	1,244,658 67	1,632,267 93
Due from approved reserve agents .	4,914,265 16	5,156,671 71	5,077,096 68	5,906,200 30	4,652,864 56
Checks and other cash items.....	68,939 61	92,883 09	80,920 57	67,454 75	48,766 78
Exchanges for clearing house.....	469,410 46	479,253 57	488,272 23	966,609 16	635,675 32
Notes of other national banks.....	262,378 00	287,729 00	460,428 00	670,246 00	208,518 00
Fractional paper currency, nickels and cents.....	13,485 18	12,969 04	10,128 08	9,554 03	15,384 54
Specie.....	2,729,208 00	2,533,524 50	2,478,501 50	2,892,800 50	2,799,316 50
Legal tender notes.....	2,009,618 00	1,801,941 00	2,184,143 00	2,507,097 08	1,884,010 06
Redemption fund with U. S. treas- urer (5% of circulation).....	69,900 00	72,150 00	74,480 00	69,000 00	84,450 00
Due from U. S. treasurer, other than 5% redemption fund.....	142,600 00	132,500 00	156,500 00	152,520 00	90,200 00
Totals.....	\$44,705,839 22	\$46,503,419 38	\$48,067,863 38	\$53,123,926 93	\$51,486,997 67
Liabilities.					
Capital stock paid in.....	\$5,150,000 00	\$5,150,000 00	\$5,150,000 00	\$5,150,000 00	\$5,150,000 00
Surplus fund.....	1,750,000 00	1,750,000 00	1,750,000 00	1,750,000 00	1,750,000 00
Undivided profits, less expenses and taxes paid.....	474,408 42	489,751 72	582,580 48	560,066 34	624,413 82
National bank notes outstanding....	1,429,190 00	1,453,020 00	1,426,580 00	1,873,620 00	1,738,200 00
Due to other national banks.....	4,269,356 53	4,195,455 28	4,353,101 29	4,810,556 30	4,565,417 72
Due to state banks and bankers.....	9,252,154 51	10,398,258 08	10,622,157 07	9,597,995 30	9,253,171 90
Dividends unpaid.....	455 40	1,853 04	398 04	795 94	243 04
Individual deposits subject to check.	21,372,303 64	22,115,546 73	23,302,244 58	29,220,598 84	27,716,036 43
United States deposits.....	544,644 50	510,126 43	474,377 09	256,115 26	181,914 10
Deposits of U. S. disbursing officers.	171,488 78	187,655 69	167,586 79	201,756 88	250,178 59
Bonds borrowed.....	281,000 00	215,000 00	200,000 00	200,000 00	200,000 00
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	50,000 00
Reserved for taxes.....	10,837 44	36,752 41	38,837 44	2,422 07	7,422 07
Liabilities other than those above stated.....	.....	.....	.....	.....	.....
Totals.....	\$44,705,839 22	\$46,503,419 38	\$48,067,863 38	\$53,123,926 93	\$51,486,997 67

REPORT OF THE COMMISSIONER.

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DETROIT.

STATE AND NATIONAL BANKS.

1909.

Abstracts of the published reports of the State and National banks and trust companies in the city of Detroit, as made to the Commissioner of the Banking Department, February 5, April 28, June 23, September 1 and November 16, 1909.

Resources.	Report of Feb. 5 13 state banks, 4 national banks, 3 trust companies.	Report of April 28, 12 state banks, 4 national banks, 3 trust companies.	Report of June 23, 12 state banks, 4 national banks, 3 trust companies.	Report of Sept. 1, 12 state banks, 4 national banks, 3 trust companies.	Report of Nov. 16, 12 state banks, 4 national banks, 3 trust companies.
Loans and discount.....	\$54,452,383 16	\$56,610,928 44	\$56,167,189 89	\$60,472,564 77	\$63,318,901 02
Stocks, bonds and mortgages.....	45,195,199 12	46,920,040 49	48,983,231 67	50,472,273 29	50,870,634 22
Overdrafts.....	14,913 25	16,964 65	18,435 21	21,066 82	13,179 75
U. S. bonds to secure circulation.....	1,490,000 00	1,490,000 00	1,490,000 00	1,430,000 00	1,749,000 00
U. S. bonds to secure U. S. deposits...	480,000 00	480,000 00	480,000 00	431,000 00	431,000 00
Other bonds to secure U. S. deposits...	301,000 00	200,000 00	200,000 00	.....	.....
U. S. bonds on hand.....	679,320 00	637,520 00	682,520 00	710,020 00	491,020 00
Premiums paid.....	96,864 23	104,809 42	104,764 59	100,892 08	98,064 63
Banking house, furniture and fixtures..	1,617,161 91	1,620,579 74	1,681,414 00	1,730,219 05	1,739,577 17
Other real estate.....	853,486 40	798,849 37	786,987 04	792,436 03	786,330 51
Due from other banks and bankers....	4,563,126 00	4,570,461 47	4,960,087 95	5,363,402 03	5,840,506 32
Due from banks in reserve cities....	17,124,350 52	17,977,235 98	17,106,870 23	18,224,745 31	16,701,586 58
Checks and other cash items.....	130,903 44	119,549 98	127,004 09	122,705 94	100,043 07
Exchanges for clearing house.....	1,210,710 19	1,115,002 32	1,317,489 10	1,944,916 44	1,543,305 30
Nickels and cents.....	32,451 63	28,087 44	25,731 33	22,777 08	34,046 57
Specie.....	5,158,402 65	4,700,395 12	4,992,854 23	5,252,272 44	5,041,503 17
U. S. and national bank notes.....	4,868,349 00	4,658,071 00	5,359,145 00	5,829,145 00	4,722,938 00
Redemption fund with U. S. treasurer (5% of circulation).....	69,900 00	72,150 00	74,480 00	69,000 00	84,450 00
Due from U. S. treasurer, other than 5% redemption fund.....	142,600 00	132,500 00	156,500 00	152,520 00	90,200 00
Totals.....	\$138,481,121 50	\$142,253,165 42	\$144,736,704 38	\$153,241,956 28	\$153,656,286 31
Liabilities.					
Capital stock paid in.....	\$11,570,000 00	\$11,370,000 00	\$11,370,000 00	\$11,370,000 00	\$11,370,000 00
Surplus fund.....	7,060,000 00	7,010,000 00	7,015,000 00	7,040,000 00	7,040,000 00
Undivided profits less expenses and taxes paid.....	2,261,577 38	2,410,403 64	2,628,117 53	2,562,413 52	2,797,842 68
National bank notes outstanding....	1,429,190 00	1,453,020 00	1,426,580 00	1,373,620 00	1,738,200 00
Due to banks and bankers.....	19,068,495 46	19,824,900 86	19,858,907 74	19,832,359 86	19,180,157 85
Dividends unpaid.....	1,024 90	3,126 29	629 04	4,868 44	4,565 04
Commercial deposits.....	44,147,106 86	45,494,894 39	47,852,074 06	55,954,800 64	54,859,153 24
Savings deposits.....	51,534,769 83	52,951,562 42	53,526,811 88	54,368,847 54	55,865,772 17
State moneys on deposit.....	330,364 63	700,943 69	72,200 05	22,431 17	41,984 59
United States deposits.....	716,133 28	697,782 12	641,964 48	457,872 14	432,092 69
Bonds borrowed.....	281,000 00	215,000 00	200,000 00	200,000 00	200,000 00
Reserved for taxes.....	61,195 99	120,408 71	142,310 10	2,753 57	76,518 05
Bills payable.....	.....	.....	.....	.....	60,000 00
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Liabilities other than those above stated.....	20,263 37	1,093 50	2,209 50	51,989 40	.....
Totals.....	\$138,481,121 50	\$142,253,165 42	\$144,736,704 38	\$153,241,956 28	\$153,656,286 31

STATE BANKING DEPARTMENT.

GRAND RAPIDS.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the five State and four National banks and one trust company in the city of Grand Rapids, as made to the Commissioner of the Banking Department, November 16, 1909.

Resources.	Report of 5 state banks, 1 trust company.	Report of 4 national banks.	Total.
Loans and discounts	\$5,887,826 80	\$12,096,744 67	\$17,984,571 47
Stocks, bonds and mortgages.....	6,509,145 49	1,271,852 49	7,780,997 98
Overdrafts.....	5,065 19	13,939 53	19,024 72
U. S. bonds to secure circulation.....		2,078,000 00	2,078,000 00
U. S. bonds to secure U. S. deposits.....		153,000 00	153,000 00
Other bonds to secure U. S. deposits.....			
U. S. bonds on hand.....		6,500 00	6,500 00
Premiums paid.....	5,230 80	49,700 00	54,930 80
Banking house, furniture and fixtures.....	199,696 99	447,604 74	647,301 73
Other real estate.....	21,467 15	8,944 45	30,411 60
Due from other banks and bankers.....	205,670 41	1,058,252 12	1,263,922 53
Due from banks in reserve cities.....	1,821,439 39	1,465,673 06	3,287,112 45
Checks and other cash items.....	35,214 69	10,242 90	45,457 59
Exchanges for clearing house.....	100,055 37	124,604 19	224,659 56
Nickels and cents.....	5,036 95	6 495 25	11,532 20
Specie.....	278,762 95	596 389 15	875,152 10
U. S. and National bank notes.....	389,652 50	444,412 00	834,064 50
Redemption fund with U. S. treasurer (5% of circulation).....		98,900 00	98,900 00
Due from U. S. treasurer, other than 5% redemption fund.....		8,500 00	8,500 00
Totals.....	\$15,554,284 68	\$19,939,754 55	\$35,494,039 23
Liabilities.			
Capital stock paid in.....	\$1,250,000 00	\$2,200,000 00	\$3,450,000 00
Surplus fund.....	571,000 00	820,000 00	1,391,000 00
Undivided profits less expenses and taxes paid.....	290,119 15	468,896 18	759,015 33
National bank notes outstanding.....		2,056,437 50	2,056,437 50
Due to banks and bankers.....	284,586 39	2,887,918 88	3,152,505 27
Dividends unpaid.....	188 50	416 50	605 00
Commercial deposits.....	3,407,469 19	11,362,511 26	14,769,980 45
Savings deposits.....	9,737,509 58		9,737,509 58
State moneys on deposit.....	15,000 00		15,000 00
United States deposits.....		143,574 23	143,574 23
Bonds borrowed.....			
Reserved for taxes, interest, etc.....	2,500 00		2,500 00
Notes and bills rediscounted.....			
Bills payable.....	15,911 87		15,911 87
Liabilities other than those above stated.....			
Totals.....	\$15,554,284 68	\$19,939,754 55	\$35,494,039 23

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SAGINAW.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the three State and two National banks in the city of Saginaw, as made to the Commissioner of the Banking Department, November 16, 1909.

Resources.	Report of 3 state banks.	Report of 2 national banks.	Total.
Loans and discounts.....	\$4,161,630 98	\$3,992,357 13	\$8,153,988 11
Stocks, bonds and mortgages.....	3,432,634 94	506,505 58	3,939,140 52
Overdrafts.....	5,416 35	1,979 39	7,395 74
U. S. bonds to secure circulation.....		600,000 00	600,000 00
U. S. bonds to secure U. S. deposits.....		51,000 00	51,000 00
Other bonds to secure U. S. deposits.....		32,000 00	32,000 00
U. S. bonds on hand.....		30,000 00	30,000 00
Premiums paid.....	1,647 52	2,671 65	4,319 17
Banking house, furniture and fixtures.....	112,303 00	59,709 20	172,012 20
Other real estate.....	24,684 87		24,684 87
Due from other banks and bankers.....	92,663 74	113,577 30	206,241 04
Due from banks in reserve cities.....	1,063,679 62	543,249 66	1,606,929 28
Checks and other cash items.....	5,038 21	6,137 72	11,175 93
Exchanges for clearing house.....	17,648 10	11,193 99	28,842 09
Nickels and cents.....	2,392 40	971 66	3,364 06
Specie.....	198,150 60	241,343 10	439,493 70
U. S. and National bank notes.....	249,406 00	69,680 00	319,086 00
Redemption fund with U. S. treasurer (5% of circulation).....		30,000 00	30,000 00
Due from U. S. treasurer, other than 5% redemption fund.....		1,000 00	1,000 00
Totals.....	\$9,367,296 33	\$6,293,376 38	\$15,660,672 71
Liabilities.			
Capital stock paid in.....	\$500,000 00	\$600,000 00	\$1,100,000 00
Surplus fund.....	575,000 00	400,000 00	975,000 00
Undivided profits less expenses and taxes paid.....	139,726 14	100,225 89	239,952 03
National bank notes outstanding.....		599,997 50	599,997 50
Due to banks and bankers.....	283,873 74	558,510 53	842,384 27
Dividends unpaid.....	180 00	60 00	240 00
Commercial deposits.....	2,427,466 68	3,958,562 46	6,386,049 14
Savings deposits.....	5,441,049 77		5,441,049 77
State moneys on deposit.....			
United States deposits.....		76,000 00	76,000 00
Bonds borrowed.....			
Reserved for taxes.....			
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$9,367,296 33	\$6,293,376 38	\$15,660,672 71

STATE BANKING DEPARTMENT.

BATTLE CREEK.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the two State and National banks in the city of Battle Creek, as made to the Commissioner of the Banking Department, November 16, 1909.

Resources.	Report of 2 state banks.	Report of 2 national banks.	Total.
Loans and discount.....	\$1,038,478 16	\$4,191,463 30	\$5,229,941 46
Stocks, bonds and mortgages.....	1,255,224 20	802,372 89	2,057,597 09
Overdrafts.....	4,892 35	8,480 09	13,372 44
U. S. bonds to secure circulation.....		350,000 00	350,000 00
U. S. bonds to secure U. S. deposits.....		2,000 00	2,000 00
Other bonds to secure U. S. deposits.....			
U. S. bonds on hand.....		30,000 00	30,000 00
Premiums paid.....		5,710 00	5,710 00
Banking house, furniture and fixtures.....	43,038 00	24,496 50	67,534 50
Other real estate.....	29,096 65	6,050 71	35,147 36
Due from other banks and bankers.....	202 93	91,530 69	91,733 62
Due from banks in reserve cities.....	219,805 83	513,298 02	733,103 85
Checks and other cash items.....	38 25	11,684 68	11,722 93
Exchanges for clearing house.....	8,444 10		8,444 10
Nicks and cents.....	1,221 07	1,416 60	2,637 67
Specie.....	71,787 50	230,457 35	302,244 85
U. S. and National bank notes.....	109,026 00	59,865 00	168,891 00
Redemption fund with U. S. treasurer (5% of circulation).....		17,500 00	17,500 00
Due from U. S. treasurer, other than 5% redemption fund.....		2,000 00	2,000 00
Totals.....	\$2,781,255 04	\$6,348,225 83	\$9,129,580 87
Liabilities.			
Capital stock paid in.....	\$150,000 00	\$350,000 00	\$500,000 00
Surplus fund.....	45,000 00	105,000 00	150,000 00
Undivided profits less expenses and taxes paid.....	23,010 19	37,979 99	60,990 18
National bank notes outstanding.....		347,300 00	347,300 00
Due to banks and bankers.....	22,613 95	32,171 01	54,784 96
Dividends unpaid.....			
Commercial deposits.....	457,529 12	5,473,874 83	5,931,403 95
Savings deposits.....	2,083 101 78		2,083,101 78
State moneys on deposit.....			
United States deposits.....		2,000 00	2,000 00
Bonds borrowed.....			
Reserved taxes.....			
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$2,781,255 04	\$6,348,225 83	\$9,129,580 87

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KALAMAZOO.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the two State and four National banks in the city of Kalamazoo, as made to the Commissioner of the Banking Department, November 16, 1909.

Resources.	Report of 2 state banks.	Report of 4 national banks.	Total.
Loans and discounts	\$1,872,800 80	\$3,891,453 10	\$5,263,753 40
Stocks, bonds and mortgages	626,123 75	333,991 81	960,115 56
Overdrafts	18,281 61	33,020 65	51,252 26
U. S. bonds to secure circulation		345,000 00	345,000 00
U. S. bonds to secure U. S. deposits		25,000 00	25,000 00
Other bonds to secure U. S. deposits			
U. S. bonds on hand		2,500 00	2,500 00
Premiums paid		14,161 00	14,161 00
Banking house, furniture and fixtures	104,500 00	214,997 00	319,497 00
Other real estate	18,000 00	57,806 69	75,806 69
Due from other banks and bankers	8,024 04	215,289 10	223,313 14
Due from banks in reserve cities	303,093 91	814,030 45	1,207,124 36
Checks and other cash items	6,342 84	8,611 31	14,954 15
Exchanges for clearing house	30,499 61	34,917 47	65,417 08
Nickels and cents	965 27	1,325 40	2,310 67
Specie	38,627 65	130,233 95	168,861 60
U. S. and National bank notes	85,860 00	227,436 00	313,296 00
Redemption fund with U. S. treasurer (5% of circulation)		17,250 00	17,250 00
Due from U. S. treasurer, other than 5% redemption fund		500 00	500 00
Totals	\$2,702,588 98	\$6,367,523 93	\$9,070,112 91
Liabilities.			
Capital stock paid in	\$200,000 00	\$500,000 00	\$700,000 00
Surplus fund	120,000 00	375,000 00	495,000 00
Undivided profits less expenses and taxes paid	24,227 29	132,804 97	157,032 26
National bank notes outstanding		340,600 00	340,600 00
Due to banks and bankers	486,167 47	136,926 40	623,093 87
Dividends unpaid	120 00	8,000 00	8,120 00
Commercial deposits	606,878 83	4,830,984 77	5,439,863 60
Savings deposits	1,230,561 18		1,230,561 18
State Moneys on deposit	7,298 72		7,298 72
United States deposits		25,000 00	25,000 00
Bonds borrowed			
Reserved for taxes, interest, etc	12,736 98		12,736 98
Notes and bills rediscounted	12,598 96	18,207 79	30,806 75
Bills payable			
Liabilities other than those above stated			
Totals	\$2,702,588 98	\$6,367,523 93	\$9,070,112 91

STATE BANKING DEPARTMENT.

BAY CITY.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the five State and two National banks in Bay City, as made to the Commissioner of the Banking Department, November 16, 1909.

Resources.	Report of 5 state banks.	Report of 2 national banks.	Total.
Loans and discount.....	\$2,437,309 54	\$1,339,783 15	\$3,777,092 69
Stocks, bonds and mortgages.....	2,067,313 47	374,465 66	3,441,779 13
Overdrafts.....	7,677 84	1,846 82	9,524 66
U. S. bonds to secure circulation.....		150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....			
Other bonds to secure U. S. deposits.....		56,000 00	56,000 00
U. S. bonds on hand.....			
Premiums paid.....	19,717 94		19,717 94
Banking house furniture and fixtures.....	57,000 00	22,500 00	79,500 00
Other real estate.....	26,507 72		26,507 72
Due from other banks and bankers.....	10,302 24	39,054 41	49,356 65
Due from banks in reserve cities.....	951,577 00	178,153 69	1,129,730 69
Checks and other cash items.....	2,230 98	2,579 07	4,810 05
Exchanges for clearing house.....	14,550 65	8,295 45	22,846 10
Nickels and cents.....	1,997 50	817 64	2,815 14
Specie.....	96,679 42	69,887 00	166,566 42
U. S. and National bank notes.....	286,049 00	69,691 00	355,740 00
Redemption fund with U. S. treasurer (5% of circulation).....		7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund.....		600 00	600 00
Totals.....	\$5,978,913 30	\$2,321,173 89	\$8,300,087 19
Liabilities.			
Capital stock paid in.....	\$400,000 00	\$200,000 00	\$600,000 00
Surplus fund.....	290,000 00	165,000 00	445,000 00
Undivided profits less expenses and taxes paid.....	57,045 72	30,370 38	87,416 10
National bank notes outstanding.....		149,000 00	149,000 00
Due to banks and bankers.....	81,819 41	52,563 78	134,383 19
Dividends unpaid.....			
Commercial deposits.....	1,854,306 18	1,652,562 63	3,506,868 81
Savings deposits.....	2,305,651 99		3,305,651 99
State moneys on deposit.....			
United States deposits.....		71,677 10	71,677 10
Bonds borrowed.....			
Reserved for taxes.....			
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$5,978,913 30	\$2,321,173 89	\$8,300,087 19

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JACKSON.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the four State and one National banks in the city of Jackson, as made to the Commissioner of the Banking Department, November 16, 1909.

Resources.	Report of 4 state banks.	Report of 1 national bank.	Total.
Loans and discount.....	\$2,939,561 15	\$924,180 55	\$3,863,741 70
Stocks, bonds and mortgages.....	1,485,355 42	125,442 16	1,610,797 58
Overdrafts.....	14,839 29	6,983 90	21,823 19
U. S. bonds to secure circulation.....		50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....			
Other bonds to secure U. S. deposits.....			
U. S. bonds on hand.....			
Premiums paid.....		2,080 00	2,080 00
Banking house, furniture and fixtures.....	197,000 00	7,675 58	204,675 58
Other real estate.....	50,015 05	20,919 78	70,934 83
Due from other banks and bankers.....	227,681 80	2,525 14	230,206 94
Due from banks in reserve cities.....	622,694 69	115,660 08	738,354 77
Checks and other cash items.....	1,947 98	306 31	2,254 29
Exchanges for clearing house.....	61,691 50	9,443 49	71,134 99
Nickels and cents.....	1,132 14	1,579 41	2,711 55
Specie.....	120,978 05	62,792 10	183,770 15
U. S. and National bank notes.....	165,577 00	51,131 00	216,708 00
Redemption fund with U. S. treasurer (5% of circulation).....		2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....		600 00	600 00
Totals.....	\$5,888,474 07	\$1,383,819 50	\$7,272,293 57
Liabilities.			
Capital stock paid in.....	\$600,000 00	\$100,000 00	\$700,000 00
Surplus fund.....	305,000 00	50,000 00	355,000 00
Undivided profits less expenses and taxes paid.....	109,285 36	26,423 80	195,709 16
National bank notes outstanding.....		50,000 00	50,000 00
Due to banks and bankers.....	41,644 41		41,644 41
Dividends unpaid.....	20 00		20 00
Commercial deposits.....	1,920,939 66	1,157,395 70	3,078,335 36
Savings deposit.....	2,851,584 64		2,851,584 64
State moneys on deposit.....			
United States deposits.....			
Bonds borrowed.....			
Reserved for taxes.....			
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$5,888,474 07	\$1,383,819 50	\$7,272,293 57

STATE BANKING DEPARTMENT.

CALUMET.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the two State and one National banks in the city of Calumet, as made to the Commissioner of the Banking Department, November 16, 1909.

Resources.	Report of 2 state banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$1,623,949 33	\$2,340,910 80	\$3,964,860 13
Stocks, bonds and mortgages.....	269,877 94	309,365 00	579,242 94
Overdrafts.....	175 67	483 68	659 35
U. S. bonds to secure circulation.....		200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....			
Other bonds to secure U. S. deposits.....		10,000 00	10,000 00
U. S. bonds on hand.....		2,300 00	2,300 00
Premiums paid.....		3,500 00	3,500 00
Banking house, furniture and fixtures.....	65,733 71	50,498 80	116,232 51
Other real estate.....	8,544 06		8,544 06
Due from other banks and bankers.....	57,626 62	43,807 86	101,434 48
Due from banks in reserve cities.....	717,177 49	225,980 06	943,157 55
Checks and other cash items.....	6,516 77	4,899 80	11,416 57
Exchanges for clearing house.....		7,603 72	7,603 72
Nickels and cents.....	630 96	394 57	1,025 53
Specie.....	95,171 60	243,407 45	338,579 05
U. S. and National bank notes.....	136,509 00	134,800 00	271,369 00
Redemption fund with U. S. treasurer (5% of circulation).....		10,000 00	10,000 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$2,981,913 15	\$3,588,011 74	\$6,569,924 89
Liabilities.			
Capital stock paid in.....	\$250,000 00	\$200,000 00	\$450,000 00
Surplus fund.....	150,000 00	250,000 00	400,000 00
Undivided profits less expenses and taxes paid.....	99,247 75	27,977 52	127,225 27
National bank notes outstanding.....		184,350 00	184,350 00
Due to banks and bankers.....	5,976 06	971 80	6,947 86
Dividends unpaid.....	70 00		70 00
Commercial deposits.....	2,254,506 30	2,923,712 42	5,178,218 72
Savings deposits.....	222,113 04		222,113 04
State moneys on deposit.....			
United States deposits.....		1,000 00	1,000 00
Bonds borrowed.....			
Reserved for taxes.....			
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$2,981,913 15	\$3,588,011 74	\$6,569,924 89

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ANN ARBOR.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the four State and one National Banks in the city of Ann Arbor, as made to the Commissioner of the Banking Department, November 16, 1909.

Resources.	Report of 4 state banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$1,535,991 86	\$381,414 10	\$1,917,405 96
Stocks, bonds and mortgages.....	2,929,942 10	91,288 60	3,021,230 70
Overdrafts.....	26,806 98	7,259 07	34,066 05
U. S. bonds to secure circulation.....		100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....			
Other bonds to secure U. S. deposits.....			
U. S. bonds on hand.....	32,000 00		32,000 00
Premiums paid.....	2,424 26	1,500 00	3,924 26
Banking house, furniture and fixtures.....	109,688 25	24,000 00	133,688 25
Other real estate.....	12,997 84		12,997 84
Due from other banks and bankers.....	28,093 29	4,829 28	32,922 57
Due from banks in reserve cities.....	475,077 27	50,980 08	526,057 35
Checks and other cash items.....	3,062 23		3,062 23
Exchanges for clearing house.....	13,622 52	1,456 39	15,078 91
Nickels and cents.....	3,243 98	90 14	3,334 02
Specie.....	149,519 81	22,780 90	172,300 71
U. S. and National bank notes.....	221,426 00	32,329 00	253,755 00
Redemption fund with U. S. treasurer (5% of circulation).....		5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Total.....	\$5,543,916 29	\$722,927 56	\$6,266,843 85
Liabilities.			
Capital stock paid in.....	\$200,000 00	\$100,000 00	\$300,000 00
Surplus fund.....	351,500 00	50,000 00	401,500 00
Undivided profits less expenses and taxes paid.....	110,690 60	20,914 03	131,604 63
National bank notes outstanding.....		100,000 00	100,000 00
Due to banks and bankers.....	59,036 83		59,036 83
Dividends unpaid.....	400 00		400 00
Commercial deposits.....	1,210,358 77	452,013 53	1,662,372 30
Savings deposits.....	3,606,930 09		3,606,930 09
State moneys on deposit.....	5,000 00		5,000 00
United States deposits.....			
Bonds borrowed.....			
Reserved for taxes.....			
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$5,543,916 29	\$722,927 56	\$6,266,843 85

STATE BANKING DEPARTMENT.

PORT HURON.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the four State and one National banks in the city of Port Huron, as made to the Commissioner of the Banking Department, November 16, 1909.

Resources.	Report of 4 state banks.	Report of 1 national bank.	Total.
Loans and discounts	\$2,215,782 45	\$987,014 19	\$3,202,796 64
Stocks, bonds and mortgages	813,088 59	196,944 04	1,010,032 63
Overdrafts	2,702 74	55 28	2,758 00
U. S. bonds to secure circulation		150,000 00	150,000 00
U. S. bonds to secure U. S. deposits		40,000 00	40,000 00
Other bonds to secure U. S. deposits			
U. S. bonds on hand			
Premiums paid			
Banking house, furniture and fixtures	114,747 87	00,000 00	174,747 87
Other real estate	29,730 00		29,730 00
Due from other banks and bankers	30,450 23	5,751 42	36,201 65
Due from other banks in reserve cities	458,468 22	226,236 40	684,704 62
Checks and other cash items	15,302 76		15,302 76
Exchanges for clearing house	21,073 18	8,974 49	30,047 67
Nickels and cents	2,432 59	677 90	3,110 49
Specie	65,295 85	38,032 00	103,327 85
U. S. and national bank notes	114,665 00	68,168 00	182,833 00
Redemption fund with U. S. treasurer (5% of circulation)		7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund			
Totals	\$3,883,739 48	\$1,789,353 70	\$5,673,093 18
Liabilities.			
Capital stock paid in	\$400,000 00	\$150,000 00	\$550,000 00
Surplus fund	220,000 00	65,000 00	285,000 00
Undivided profits less expenses and taxes paid	76,805 82	41,684 98	118,550 80
National bank notes outstanding		149,995 00	149,995 00
Due to banks and bankers	156,878 34	91,416 09	248,294 43
Dividends unpaid	139 00		139 00
Commercial deposits	1,300,435 98	1,243,967 88	2,544,403 86
Savings deposits	1,710,225 25		1,710,225 25
State moneys on deposit	19,195 09		19,195 09
United States deposits		40,000 00	40,000 00
Bonds borrowed			
Reserved for taxes		7,289 75	7,289 75
Notes and bills rediscounted			
Bills payable			
Liabilities other than those above stated			
Totals	\$3,883,739 48	\$1,789,353 70	\$5,673,093 18

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LANSING.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the one State and two National banks in the city of Lansing, as made to the Commissioner of the Banking Department, November 16, 1909.

Resources.	Report of 1 state bank.	Report of 2 national banks.	Total.
Loans and discounts.....	\$644,909 27	\$1,564,404 73	\$2,209,314 00
Stocks, bonds and mortgages.....	389,085 65	653,414 33	1,042,499 98
Overdrafts.....	1,177 93	452 48	1,630 41
U. S. bonds to secure circulation.....		200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....		2,000 00	2,000 00
Other bonds to secure U. S. deposits.....			
U. S. bonds on hand.....		40,000 00	40,000 00
Premiums paid.....	2,957 24	3,724 77	6,682 01
Banking house, furniture and fixtures.....	51,500 00	80,000 00	131,500 00
Other real estate.....	15,099 92		15,099 92
Due from other banks and bankers.....		122,594 74	122,594 74
Due from banks in reserve cities.....	156,852 85	497,212 69	654,065 54
Checks and other cash items.....	5,511 23		5,511 23
Exchanges for clearing house.....	16,584 86	15,653 05	32,237 91
Nickels and cents.....	490 31	1,655 77	2,146 08
Specie.....	31,202 00	72,877 80	104,079 80
U. S. and National bank notes.....	54,854 00	143,565 00	198,419 00
Redemption fund with U. S. treasurer (5% of circulation).....		7,700 00	7,700 00
Due from U. S. treasurer, other than 5% redemption fund.....		200 00	200 00
Totals.....	\$1,370,225 26	\$3,405,455 36	\$4,775,680 62
Liabilities.			
Capital stock paid in.....	\$150,000 00	\$200,000 00	\$350,000 00
Surplus fund.....	45,000 00	130,000 00	175,000 00
Undivided profits less expenses and taxes paid.....	16,972 54	85,189 24	102,161 78
National bank notes outstanding.....		197,663 00	197,663 00
Due to banks and bankers.....		111,003 39	111,003 39
Dividends unpaid.....			
Commercial deposits.....	524,920 94	2,679,599 73	3,204,520 67
Savings deposits.....	624,582 79		624,582 79
State moneys on deposit.....	8,748 99		8,748 99
United States deposits.....		2,000 00	2,000 00
Bonds borrowed.....			
Reserved for taxes.....			
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$1,370,225 26	\$3,405,455 36	\$4,775,680 62

STATE BANKING DEPARTMENT.

MARQUETTE.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the one State and two National banks in the city of Marquette, as made to the Commissioner of the Banking Department, November 16, 1909.

Resources.	Report of 1 state bank.	Report of 2 national banks.	Total.
Loans and discounts.....	\$648,999 07	\$1,829,604 07	\$2,478,603 14
Stocks, bonds and mortgages.....	196,617 68	388,681 74	585,299 42
Overdrafts.....	7,499 66	511 78	8,011 44
U. S. bonds to secure circulation.....		250,000 00	250,000 00
U. S. bonds to secure U. S. deposits.....		26,000 00	26,000 00
Other bonds to secure U. S. deposits.....			
U. S. bonds on hand.....		37,500 00	37,500 00
Premiums paid.....		1,500 00	1,500 00
Banking house, furniture and fixtures.....	57,692 60	79,000 00	136,692 60
Other real estate.....	1,489 30	4,000 00	5,489 30
Due from other banks and bankers.....	23,409 49	79,099 70	102,509 19
Due from banks in reserve cities.....	138,513 88	451,850 90	590,364 78
Checks and other cash items.....	2,302 90	7,107 20	9,410 19
Exchanges for clearing house.....	4,912 95		4,912 95
Nickels and cents.....	481 09	828 69	1,309 78
Specie.....	18,201 10	156,456 00	174,657 10
U. S. and National bank notes.....	47,587 00	34,322 00	81,909 00
Redemption fund with U. S. treasurer (5% of circulation).....		12,500 00	12,500 00
Due from U. S. treasurer, other than 5% redemption fund.....		200 00	200 00
Totals.....	\$1,147,706 81	\$3,359,142 08	\$4,506,848 89
Liabilities.			
Capital Stock paid in.....	\$100,000 00	\$250,000 00	\$350,000 00
Surplus fund.....	25,000 00	75,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	3,429 14	79,682 19	83,111 33
National bank notes outstanding.....		243,400 00	243,400 00
Due to banks and bankers.....	63,053 21	43,080 40	106,133 61
Dividends unpaid.....		18,000 00	18,000 00
Commercial deposits.....	568,091 27	2,621,512 10	3,189,603 37
Savings deposits.....	383,133 19		383,133 19
State moneys on deposit.....	5,000 00		5,000 00
United States deposits.....		25,999 00	25,999 00
Bonds borrowed.....			
Reserved for taxes.....		2,468 39	2,468 39
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$1,147,706 81	\$3,359,142 08	\$4,506,848 89

REPORT OF THE COMMISSIONER.

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HOUGHTON.

NATIONAL BANKS.

Abstracts of the published reports of the two National banks in the city of Houghton, as made to the Commissioner of the Banking Department, November 16, 1909.

Resources.	Report of 2 national banks.
Loans and discounts	\$2,491,765 76
Stocks, bonds and mortgages	276,300 00
Overdrafts	13,875 30
U. S. bonds to secure circulation	185,000 00
U. S. bonds to secure U. S. deposits	100,000 00
Other bonds to secure U. S. deposits	
U. S. bonds on hand	
Premiums paid	1,120 00
Banking house, furniture and fixtures	59,700 00
Other real estate	
Due from other banks and bankers	174,540 73
Due from banks in reserve cities	770,040 76
Checks and other cash items	15,165 36
Exchanges for clearing house	
Nickels and cents	1,540 19
Specie	288,563 00
U. S. and National bank notes	115,465 00
Redemption fund with U. S. treasurer (5% of circulation)	9,250 00
Due from U. S. treasurer, other than 5% redemption fund	
Totals	\$4,502,326 10
Liabilities.	
Capital stock paid in	\$250,000 00
Surplus fund	225,000 00
Undivided profits less expenses and taxes paid	211,488 33
National bank notes outstanding	183,200 00
Due to banks and bankers	13,336 52
Dividends unpaid	78 00
Commercial deposits	3,594,223 25
Savings deposits	
State moneys on deposit	
United States deposits	25,000 00
Bonds borrowed	
Reserved for taxes	
Notes and bills rediscounted	
Bills payable	
Liabilities other than those above stated	
Totals	\$4,502,326 10

STATE BANKING DEPARTMENT.

ADRIAN.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the four State and one National banks in the city of Adrian, as made to the Commissioner of the Banking Department, November 16, 1909.

Resources.	Report of 4 state banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$1,135,994 69	\$159,855 96	\$1,295,850 65
Stocks, bonds and mortgages.....	2,017,240 74	11,418 08	2,028,658 82
Overdrafts.....	4,034 48	258 70	4,293 18
U. S. bonds to secure circulation.....		90,000 00	90,000 00
U. S. bonds to secure U. S. deposits.....			
Other bonds to secure U. S. deposits.....			
U. S. bonds on hand.....			
Premiums paid.....	37 66	1,242 87	1,280 53
Banking house, furniture and fixtures.....	100,000 00	21,282 41	121,282 41
Other real estate.....	4,426 85		4,426 85
Due from other banks and bankers.....	4,275 26	26,274 60	30,549 86
Due from banks in reserve cities.....	484,274 94	12,508 14	496,783 08
Checks and other cash items.....	2,020 79	1,867 25	3,888 04
Exchanges for clearing house.....	5,474 69		5,474 69
Nickles and cents.....	968 44	191 69	1,160 13
Specie.....	50,768 45	2,002 50	52,770 95
U. S. and National bank notes.....	132,994 00	5,270 00	138,264 00
Redemption fund with U. S. treasurer (5% of circulation).....		4,500 00	4,500 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$3,942,530 99	\$336,672 20	\$4,279,203 19
Liabilities.			
Capital stock paid in.....	\$405,000 00	\$90,000 00	\$495,000 00
Surplus fund.....	97,000 00	3,260 00	100,260 00
Undivided profits less expenses and taxes paid.....	50,196 73	965 75	60,162 48
National bank notes outstanding.....		89,400 00	89,400 00
Due to banks and bankers.....	806 55	29,735 18	30,601 73
Dividends unpaid.....			
Commercial deposits.....	574,376 17	116,191 27	690,567 44
Savings deposits.....	2,803,591 54		2,803,591 54
State moneys on deposit.....	2,500 00		2,500 00
United States deposits.....			
Bonds borrowed.....			
Reserved for taxes.....			
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....		7,120 00	7,120 00
Totals.....	\$3,942,530 99	\$336,672 20	\$4,279,203 19

REPORT OF THE COMMISSIONER.

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MUSKEGON.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the one State and three National banks in the city of Muskegon, as made to the Commissioner of the Banking Department, November 16, 1909.

Resources.	Report of 1 state bank	Report of 3 national banks.	Total.
Loans and discounts.....	\$322,741 98	\$2,041,451 99	\$2,364,193 97
Stocks, bonds and mortgages.....	320,271 53	447,319 01	767,590 54
Overdrafts.....	487 24	11,624 11	12,111 35
U. S. bonds to secure circulation.....		234,000 00	234,000 00
U. S. bonds to secure U. S. deposits.....		1,000 00	1,000 00
Other bonds to secure U. S. deposits.....			
U. S. bonds on hand.....			
Premiums paid.....	4,416 75	2,350 00	6,766 75
Banking house, furniture and fixtures.....	40,305 32	81,742 34	122,047 66
Other real estate.....		2,500 00	2,500 00
Due from other banks and bankers.....	190 04	55,716 80	55,906 84
Due from banks in reserve cities.....	62,386 11	256,824 67	319,210 78
Checks and other cash items.....	530 50	39,740 53	40,271 03
Exchanges for clearing house.....	10,711 84		10,711 84
Nickels and cents.....	286 36	1,871 05	2,157 41
Specie.....	12,468 20	111,591 60	124,059 80
U. S. and National bank notes.....	31,889 00	157,456 00	189,345 00
Redemption fund with U. S. treasurer (5% of circulation).....		11,700 00	11,700 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$806,684 87	\$3,456,888 10	\$4,263,572 97
Liabilities.			
Capital stock paid in.....	\$50,000 00	\$300,000 00	\$350,000 00
Surplus fund.....	10,000 00	125,000 00	135,000 00
Undivided profits less expenses and taxes paid.....	17,707 95	125,757 41	143,465 36
National bank notes outstanding.....		233,397 50	233,397 50
Due to banks and bankers.....		6,256 67	6,256 67
Dividends unpaid.....	4 00	54 00	58 00
Commercial deposits.....	197,041 00	2,643,422 52	2,840,463 52
Savings deposits.....	531,931 92		531,931 92
State moneys on deposit.....			
United States deposits.....		1,000 00	1,000 00
Bonds borrowed.....			
Reserved for taxes.....		2,000 00	2,000 00
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....		20,000 00	20,000 00
Totals.....	\$806,684 87	\$3,456,888 10	\$4,263,572 97

STATE BANKING DEPARTMENT.

ALPENA.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the one State and one National bank in the city of Alpena, as made to the Commissioner of the Banking Department, November 16, 1909.

Resources.	Report of 1 state bank.	Report of 1 national bank.	Total.
Loans and discounts	\$845,722 71	\$649,583 96	\$1,495,306 67
Stocks, bonds and mortgages.....	637,620 01	143,466 78	781,086 79
Overdrafts.....	1,513 19	3,050 09	4,563 88
U. S. bonds to secure circulation.....		50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....			
Other bonds to secure U. S. deposits			
U. S. bonds on hand.....			
Premiums paid.....			
Banking house, furniture and fixtures	37,707 24	7,000 00	44,707 24
Other real estate	10,964 32	12,611 83	23,576 15
Due from other banks and bankers	24,958 68	500 73	25,459 41
Due from banks in reserve cities.....	146,325 12	77,710 69	224,035 81
Checks and other cash items	6 30	3,222 37	3,228 67
Exchanges for clearing house.....	1,056 21		1,056 21
Nickels and cents.....	1,001 56	271 57	1,273 13
Specie.....	37,707 00	39,685 00	77,392 00
U. S. and National bank notes	55,333 00	17,440 00	72,773 00
Redemption fund with U. S. treasurer (5% of circulation)		2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$1,799,915 34	\$1,007,133 62	\$2,807,048 96
Liabilities.			
Capital stock paid in.....	\$100,000 00	\$50,000 00	\$150,000 00
Surplus fund.....	125,000 00	50,000 00	175,000 00
Undivided profits less expenses and taxes paid	3,873 02	22,285 18	26,158 20
National bank notes outstanding		50,000 00	50,000 00
Due to banks and bankers	35,600 27		35,600 27
Dividends unpaid.....	10 00		10 00
Commercial deposits	202,744 03	834,848 44	1,037,592 47
Savings deposits.....	1,235,188 02		1,235,188 02
State moneys on deposit.....			
United States deposits			
Bonds borrowed.....			
Reserved for taxes, interest, etc.....	22,500 00		22,500 00
Notes and bills rediscounted			
Bills payable.....	75,000 00		75,000 00
Liabilities other than those above stated.....			
Totals.....	\$1,799,915 34	\$1,007,133 62	\$2,807,048 96

REPORT OF THE COMMISSIONER.

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BENTON HARBOR.

STATE BANKS.

Abstract of the published reports of the three State banks in the City of Benton Harbor, as made to the Commissioner of the Banking Department, November 16, 1909.

Resources.	Report of 3 state banks.
Loans and discounts	\$1,003,512 82
Stocks, bonds and mortgages	295,769 67
Overdrafts	3,037 25
U. S. bonds to secure circulation	
U. S. bonds to secure U. S. deposits	
Other bonds to secure U. S. deposits	
U. S. bonds on hand	3,200 00
Premiums paid	1,115 80
Banking house, furniture and fixtures	20,120 30
Other real estate	18,000 00
Due from other banks and bankers	8,466 16
Due from banks in reserve cities	622,875 84
Checks and other cash items	1,424 17
Exchanges for clearing house	9,666 59
Nickels and cents	2,393 59
Specie	51,081 20
U. S. and National bank notes	89,306 00
Redemption fund with U. S. treasurer (5% of circulation)	
Due from U. S. treasurer, other than 5% redemption fund	
Totals	\$2,219,969 39
Liabilities.	
Capital stock paid in	\$250,000 00
Surplus fund	86,500 00
Undivided profits less expenses and taxes paid	37,465 50
National bank notes outstanding	
Due to banks and bankers	147,521 08
Dividends unpaid	
Commercial deposits	784,187 30
Savings deposits	914,295 51
State moneys on deposit	
United States deposits	
Bonds borrowed	
Reserved for taxes	
Notes and bills rediscounted	
Bills payable	
Liabilities other than those above stated	
Totals	\$2,219,969 39

STATE BANKS OF MICHIGAN.

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No. 325.

THE ADDISON STATE SAVINGS BANK, ADDISON.

Organized October 11, 1905.

O. B. BOWEN, *President*; FRED B. KLINE, *Vice President*;
F. B. CLEVELAND, *Cashier*.

DIRECTORS.—O. B. Bowen, F. B. Kline, Henry F. Davis, D. A. Curtis, L. S. Town.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$43,500 72	\$40,462 88	\$39,076 49	\$38,122 91	\$38,222 86
Bonds, mortgages and securities..	43,507 10	43,103 60	39,083 60	39,153 60	45,862 07
Premiums paid on bonds..	26 46				
Overdrafts..	454 12	348 28	1,289 39	447 02	161 20
Banking house..	5,274 12	5,274 12	5,274 12	5,274 12	5,274 12
Furniture and fixtures..	2,732 44	2,732 44	2,732 44	2,732 44	2,732 44
Other real estate..					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	7,470 40	13,443 95	8,298 96	19,352 88	18,216 91
Exchanges for clearing house.....					
U. S. and National bank currency..	2,761 00	2,774 00	4,564 00	3,343 00	2,227 00
Gold coin.....	530 00	705 00	1,380 00	225 00	415 00
Silver coin..	812 40	646 20	612 95	896 05	1,349 05
Nickels and cents.....	118 24	120 69	81 97	47 10	87 11
Checks and cash items.....	73 00	100 00	393 01	270 42	228 46
Totals.....	\$107,260 00	\$109,711 16	\$102,786 93	\$109,864 54	\$114,776 22
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus Fund.....	500 00	750 00	750 00	750 00	750 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,159 26	532 98	949 35	901 89	1,553 07
Dividends unpaid.....					
Commercial deposits subject to check.....	16,271 50	27,823 31	14,154 45	24,481 17	20,583 13
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	34,562 16	29,139 65	27,714 85	28,781 51	28,280 69
Savings certificates of deposit.....	33,767 08	31,465 22	34,218 28	34,949 97	43,609 33
Notes and bills rediscounted.....					
Bills payable.....			5,000 00		
Totals.....	\$107,260 00	\$109,711 16	\$102,786 93	\$109,864 54	\$114,776 22

STATE BANKING DEPARTMENT.

No. 162.

THE ADRIAN STATE SAVINGS BANK, ADRIAN.

Organized May 29, 1893.

R. A. WATTS, *President*; GEORGE A. WILCOX, *Vice President*; B. E. TOBIAS, *Cashier*;
R. H. WATTS, *Assistant Cashier*; CHARLES S. WHITNEY, *Auditor*.

DIRECTORS.—R. A. Watts, Geo. A. Wilcox, W. E. Jewett, R. A. Kaiser, C. G. Wesley, W. O. Hunt,
B. E. Tobias, A. D. Ellis, C. S. Whitney, R. H. Watts.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$351,549 01	\$420,305 41	\$454,367 04	\$428,736 91	\$316,682 20
Bonds, mortgages and securities...	728,079 63	746,546 24	757,076 56	844,455 71	827,788 62
Premiums paid on bonds.					
Overdrafts.	32 62	362 31	42 64	109 83	178 96
Banking house.	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Safety deposit vault.	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate. Due from other banks and bankers (not reserve cities)					
Items in transit.	3,803 83	4,813 09	1,445 87	3,271 59	13,297 94
United States bonds.					
Due from banks in reserve cities..	127,416 75	111,260 74	136,298 56	113,940 02	80,140 79
Exchanges for clearing house. . .	1,810 21	5,989 35	1,381 08	3,985 99	2,999 69
U. S. and National bank currency.	37,324 00	35,548 00	39,797 00	24,855 00	28,421 00
Gold coin.	25,495 00	32,220 00	28,885 00	28,535 00	26,790 00
Silver coin.	2,995 60	8,146 75	4,547 75	4,214 25	3,903 60
Nickels and cents.	131 41	436 59	367 65	207 16	129 76
Checks and cash items.	467 80	233 92	35 44	7 36	189 30
Totals.	\$1,324,105 86	\$1,410,862 40	\$1,469,244 59	\$1,497,318 82	\$1,345,521 86
Liabilities.					
Capital stock paid in.	\$60,000 00	\$120,000 00	\$120,000 00	\$120,000 00	\$120,000 00
Surplus fund.	75,000 00	15,000 00	15,000 00	15,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	30,838 51	25,930 72	36,279 38	23,338 30	20,219 31
Dividends unpaid.					
Commercial deposits subject to check.	214,323 06	312,615 71	299,949 06	331,390 51	193,534 75
Commercial certificates of deposit.					
Due to banks and bankers.					
Certified checks.					
Cashier's checks outstanding. . . .					
Savings deposits.	911,068 43	900,966 13	937,405 27	950,711 37	927,181 90
Savings certificates of deposit. . .	32,875 80	36,349 84	60,610 88	56,878 64	54,585 90
Notes and bills rediscounted. . . .					
Bills payable.					
Totals.	\$1,324,105 86	\$1,410,862 40	\$1,469,244 59	\$1,497,318 82	\$1,345,521 86

STATE BANKS OF MICHIGAN.

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No. 89.

THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

ALANSON BENNETT, *President*; CHARLES G. HART, *Vice President*;
ERNEST N. SMITH, *Cashier*.

DIRECTORS.—Alanson Bennett, A. H. Wood, A. M. Stephenson, E. C. Sword, E. L. Baker, Chas. G. Hart, John E. Bird, N. B. Hayes, A. E. Palmer.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$281,410 55	\$292,902 73	\$316,360 05	\$286,931 80	\$301,776 50
Bonds, mortgages and securities..	231,864 04	226,319 04	243,730 99	270,955 28	266,332 05
Premiums paid on bonds.. . . .					
Overdrafts..	22 59	3,692 49	277 68	130 10	2,869 30
Banking house..	12,000 00	12,000 00	12,000 00	12,000 00	12,000 00
Furniture and fixtures.. . . .					
Other real estate..					
Due from other banks and bankers (not reserve cities)..				4,538 81	
Items in transit..	15,871 06	632 50	416 50		6,928 66
United States bonds..					
Due from banks in reserve cities..	47,546 35	54,015 10	96,683 70	105,611 75	44,355 58
Exchanges for clearing house.. . .	594 05	1,067 30	90 39		1,359 06
U. S. and National bank currency..	32,885 00	26,254 00	27,032 00	19,449 00	24,561 00
Due from U. S. Treasurer.. . . .				1,500 00	
Gold coin..	8,785 00	5,205 00	6,260 00	11,095 00	5,505 00
Silver coin..	1,747 15	921 25	1,464 20	991 65	1,023 00
Nickels and cents..	103 90	144 54	160 49	216 55	391 01
Checks and cash items..	1,766 66	368 57	1,745 48	361 55	
Totals..	\$634,596 35	\$623,522 52	\$705,621 48	\$713,781 49	\$667,101 16
Liabilities.					
Capital stock paid in..	\$110,000 00	\$110,000 00	\$110,000 00	\$110,000 00	\$110,000 00
Surplus fund..	22,000 00	22,000 00	22,000 00	22,000 00	22,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	8,178 20	4,758 96	6,532 84	3,065 52	8,683 00
Dividends unpaid..					
Commercial deposits subject to check..	154,760 05	141,050 72	203,525 39	222,294 36	161,282 02
Commercial certificates of deposit..	1,541 38	2,244 15	13,102 18	12,841 95	11,217 14
Due to banks and bankers.. . . .					
Certified checks..			113 07		471 00
Cashier's checks outstanding.. . .	35 00				
Savings deposits..	338,081 72	333,468 69	340,348 00	338,579 65	348,448 00
Savings certificates of deposit.. .					
State deposits..		10,000 00	10,000 00	5,000 00	5,000 00
Notes and bills rediscounted.. . .					
Bills payable..					
Totals..	\$634,596 35	\$623,522 52	\$705,621 48	\$713,781 49	\$667,101 16

STATE BANKING DEPARTMENT.

No. 66.

LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 16, 1869.

Corporate existence extended February 1, 1902.

H. V. C. HART, *President*; A. B. PARK, *Vice President*; C. D. HARDY, *Cashier*;
F. E. ASH, *Assistant Cashier*.

DIRECTORS.—Herman V. C. Hart, Warren J. Parker, H. L. Larwill, D. B. Morgan, A. B. Park, C. D. Hardy.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$247,259 84	\$275,129 82	\$245,955 10	\$231,937 91	\$203,935 42
Bonds, mortgages and securities..	423,155 64	418,565 29	455,120 33	453,001 01	496,378 02
Premiums paid on bonds.. . . .	40 28	30 22	120 00	120 00	40 16
Overdrafts..					
Suspense..			30 22	30 22	120 00
Banking house..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.. . . .					
Other real estate..					
Due from other banks and bankers (not reserve cities)..					
Items in transit..	45 00		12 00		25 00
United States bonds..					
Due from banks in reserve cities..	101,490 43	81,390 24	94,089 81	96,383 78	86,633 06
Exchanges for clearing house....	679 27	245 12	30 65	103 22	79 46
U. S. and National bank currency..	28,072 00	25,605 00	31,380 00	33,935 00	28,942 00
Gold coin..	4,460 00	3,500 00	4,425 00	4,220 00	3,980 00
Silver coin..	2,635 10	2,245 85	1,756 75	1,104 50	1,486 90
Nickels and cents..	42 60	122 97	186 89	29 73	75 51
Checks and cash items..	996 29	529 15	503 87	445 11	215 45
Totals..	\$833,876 45	\$832,333 66	\$858,610 62	\$846,310 48	\$846,910 98
Liabilities.					
Capital stock paid in..	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund..	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	10,937 18	9,085 85	10,017 05	11,081 48	8,469 43
Dividends unpaid..					
Commercial deposits subject to check..					
Commercial certificates of deposit..					
Due to banks and bankers.. . . .	117 08	331 62	130 35	437 45	159 45
Certified checks..			42 65		
Cashier's checks outstanding.. . .	1,809 73	1,069 31	2,930 69	1,719 35	293 39
School savings deposits..			4,591 47		
Savings deposits..	691,012 46	691,846 88	710,898 41	703,072 20	707,988 71
Savings certificates of deposit.. .					
Notes and bills discounted.. . . .					
Bills payable..					
Totals..	\$833,876 45	\$832,333 66	\$858,610 62	\$846,310 48	\$846,910 98

STATE BANKS OF MICHIGAN.

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No. 171.

WALDBY AND CLAY'S STATE BANK, ADRIAN.

Organized June 24, 1894.

F. W. CLAY, *President*; R. S. MORELAND, *Vice President*; H. B. WALDBY, *Cashier*;
J. C. MURPHY, *Assistant Cashier*.

DIRECTORS.—H. B. Waldby, F. W. Clay, Rial Clay, J. V. DeFoe, R. S. Moreland, A. W. Wood,
J. W. Kirk, F. A. Stevenson, J. C. Murphy.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$302,769 98	\$288,379 87	\$339,901 00	\$320,595 62	\$294,886 71
Bonds, mortgages and securities..	334,708 00	221,108 00	353,858 00	378,628 00	388,378 00
Premiums paid on bonds.....					
Overdrafts.....	130 41	39 47	3 66	3 01	28 91
Banking house.....	18,000 00	18,000 00	18,000 00	18,000 00	18,000 00
Furniture and fixtures.....					800 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	3,724 61	1,419 06	745 12	105 54	150 46
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	92,816 70	96,818 58	112,696 41	120,285 83	104,150 48
Exchanges for clearing house.....	1,285 28	593 85	165 12	246 51	328 36
U. S. and National bank currency..	32,624 00	36,696 00	41,097 00	40,125 00	39,016 00
Gold coin.....	1,157 50	1,225 00	1,217 50	1,837 50	1,772 50
Silver coin.....	3,041 50	2,392 10	2,904 35	2,495 85	2,641 80
Nickels and cents.....	232 60	173 06	217 55	140 34	252 00
Checks and cash items.....	266 18	252 61	250 62	460 68	
Totals.....	\$790,756 76	\$767,097 60	\$871,058 33	\$882,923 88	\$850,405 22
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	13,500 00	14,000 00	14,000 00	14,000 00	14,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	10,069 85	8,605 46	10,079 78	5,009 21	9,377 50
Dividends unpaid.....					
Commercial deposits subject to check.....	141,435 06	79,691 58	107,569 76	108,407 27	79,901 89
Commercial certificates of deposit..	4,934 19	5,971 60	17,777 95	15,152 82	14,231 43
Due to banks and bankers.....	420 14		1,776 65	1,285 65	2,015 93
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	545,397 52	588,828 96	644,854 19	664,068 93	655,878 47
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$790,756 76	\$767,097 60	\$871,058 33	\$882,923 88	\$850,405 22

STATE BANKING DEPARTMENT.

No. 179.

ALBION STATE BANK, ALBION.

Organized March 29, 1895.

EUGENE P. ROBERTSON, *President*; W. S. KESSLER, *Vice President*;
S. HYNEY, *Cashier*.

DIRECTORS.—Eugene P. Robertson, W. S. Kessler, S. Y. Hill, D. A. Garfield, Wm. H. Rodenbach,
O. A. Leonard, G. W. Schneider, Geo. T. Bullen, D. M. McAuliffe.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$156,355 21	\$131,558 08	\$134,665 64	\$141,934 56	\$149,537 61
Bonds, mortgages and securities..	116,069 78	117,937 99	120,872 24	135,932 99	131,882 99
Premiums paid on bonds..					
Overdrafts..	2,004 81	1,442 47	2,372 85	1,662 93	2,544 05
Banking house..					
Furniture and fixtures..	1,846 44	1,846 44	1,846 44	1,846 44	1,846 44
Other real estate..					
Due from other banks and bankers (not reserve cities)..					
Items in transit..	6,462 42	2,301 61	2,209 36	6,355 11	2,124 91
United States bonds..					
Due from banks in reserve cities..	27,398 64	43,870 58	55,592 73	37,455 22	27,210 24
Exchanges for clearing house....	4,524 41	767 98	727 94	1,454 80	101 26
U. S. and National bank currency..	9,420 00	8,118 00	8,523 00	13,775 00	11,483 00
Gold coin..	2,757 50	3,467 50	4,502 50	4,350 00	6,937 50
Silver coin..	1,714 85	1,910 05	1,970 30	2,406 90	2,247 95
Nickels and cents..	75 04	67 67	136 92	88 60	96 56
Checks and cash items..	51 89	432 29	180 00	453 75	92 50
Totals..	\$328,670 99	\$313,720 66	\$339,599 92	\$347,716 30	\$336,405 01
Liabilities.					
Capital stock paid in..	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund..	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	8,745 01	2,403 44	4,291 97	3,884 17	3,202 95
Dividends unpaid..					45 00
Commercial deposits subject to check..	68,387 95	62,569 75	88,973 80	80,980 52	68,845 64
Commercial certificates of deposit..	18,929 75	16,962 24	14,808 52	18,190 14	17,743 58
Due to banks and bankers..					
Certified checks..					
Cashier's checks outstanding.. . . .					
Savings deposits..	167,608 28	171,785 23	171,525 63	184,681 47	186,567 84
Savings certificates of deposit.. . . .					
Notes and bills discounted..					
Bills payable..	5,000 00				
Totals..	\$328,670 99	\$313,720 66	\$339,599 92	\$347,716 30	\$336,405 01

STATE BANKS OF MICHIGAN.

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No. 167.

THE COMMERCIAL AND SAVINGS BANK, OF ALBION.

Organized September 30, 1893.

JOHN G. BROWN, *President*; F. E. PALMER, *Vice President*; C. G. BIGELOW, *Cashier*;
C. S. LOUD, *Assistant Cashier*.DIRECTORS.—John G. Brown, L. J. Wolcott, Samuel Dickie, F. E. Palmer, Washington Gardner,
C. G. Bigelow, E. R. Loud, H. C. Blair, B. D. Brown.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$138,274 23	\$142,103 15	\$152,420 22	\$160,025 95	\$164,859 15
Bonds, mortgages and securities...	100,581 30	94,011 30	97,726 30	90,207 30	91,763 30
Premiums paid on bonds.....	1,127 50	1,000 00	1,000 00	1,000 00	975 00
Overdrafts.	5,981 51	4,141 95	3,530 62	747 03	1,305 44
Banking house.....	5,400 00	5,400 00	5,400 00	5,400 00	5,400 00
Furniture and fixtures.....	2,150 00	2,150 00	2,150 00	2,150 00	2,150 00
Other real estate.	894 00	894 00	894 00	894 00	894 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	6,114 21		5,398 31	3,204 43	14,780 83
United States bonds.....					
Due from banks in reserve cities..	23,050 58	36,877 69	27,304 32	33,708 24	23,022 48
Exchanges for clearing house....	1,820 28	2,982 46	2,081 78	1,344 83	1,270 36
U. S. and National bank currency..	8,100 00	6,465 00	5,774 00	6,274 00	7,993 00
Gold coin.....	5,425 00	5,140 00	6,277 50	4,795 00	4,085 00
Silver coin.....	1,257 20	2,813 25	1,488 40	2,419 95	2,435 70
Nickels and cents.....	113 33	142 75	122 15	292 56	202 00
Checks and cash items.....	115 60	230 25	176 51	137 63	332 55
Totals.....	\$300,404 74	\$304,351 80	\$311,714 11	\$312,600 92	\$321,468 81
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	11,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,704 38	982 78	3,029 39	3,058 70	2,090 03
Dividends unpaid.....					
Commercial deposits subject to check.....	60,061 18	72,893 70	70,204 27	72,305 28	71,716 41
Commercial certificates of deposit..	22,090 87	15,622 15	20,446 71	17,803 37	17,261 34
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	170,548 31	169,853 17	173,033 74	174,433 57	184,401 03
Savings certificates of deposit.....					
Notes and bills discounted.....					
Bills payable.....					
Totals.....	\$300,404 74	\$304,351 80	\$311,714 11	\$312,600 92	\$321,468 81

STATE BANKING DEPARTMENT.

No. 314.

ALLEGAN STATE SAVINGS BANK, ALLEGAN.

Organized May 24, 1905.

J. W. CHADDOCK, *President*; H. A. DELANO, *Vice President*; W. H. CHADDOCK, *Cashier*.

DIRECTORS.—J. W. Chaddock, H. A. DeLano, W. H. Chaddock, V. E. DeLano, F. A. Chaddock.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.. . . .	\$114,782 33	\$124,993 28	\$134,370 53	\$139,335 97	\$127,006 29
Bonds, mortgages and securities.. . . .	62,690 35	64,015 35	65,344 35	65,994 35	65,515 35
Premiums paid on bonds.. . . .					
Overdrafts.. . . .	828 82	3,658 27	2,784 75	1,283 58	841 24
Banking house.. . . .	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.. . . .	1,900 00	2,042 50	2,042 50	2,042 50	2,042 50
Other real estate. Due from other banks and bankers (not reserve cities).. . . .	1,741 99	1,741 99	1,741 99	1,741 99	2,316 96
Items in transit.. . . .					
United States bonds.. . . .					
Due from banks in reserve cities.. . . .	21,971 55	12,403 82	28,417 96	15,253 72	18,443 78
Exchanges for clearing house.. . . .	88 56	25 00	100 89	127 23	321 83
U. S. and National bank currency.. . . .	4,956 00	5,449 00	9,713 00	8,228 00	9,129 00
Gold coin.. . . .	4,345 00	4,015 00	4,025 00	4,065 00	4,080 00
Silver coin.. . . .	2,596 05	1,844 95	1,639 40	2,302 85	2,487 70
Nickels and cents.. . . .	240 45	147 55	190 25	200 50	207 17
Checks and cash items.. . . .	465 18	292 24	296 14	471 46	181 60
Totals.. . . .	\$226,606 28	\$230,628 95	\$260,666 76	\$251,047 15	\$242,573 42
Liabilities.					
Capital stock paid in.. . . .	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.. . . .	1,300 00	1,300 00	1,300 00	1,300 00	1,600 00
Undivided profits, less current ex- penses, interest and taxes paid.. . . .	1,430 28	1,134 21	2,533 33	2,658 62	1,358 30
Dividends unpaid.. . . .					
Commercial deposits subject to check.. . . .	27,222 65	39,004 68	35,720 98	28,611 87	27,366 31
Commercial certificates of deposit.. . . .	20,150 00	20,150 00	20,080 00	20,080 00	20,080 00
Due to banks and bankers.. . . .					
Certified checks.. . . .					
Cashier's checks outstanding.. . . .					
Savings deposits.. . . .	26,191 48	25,423 42	33,541 51	34,212 05	34,667 52
Savings certificates of deposit.. . . .	120,311 87	113,616 64	132,490 94	131,684 61	125,001 39
State monies on deposit.. . . .			5,000 00	2,500 00	2,500 00
Notes and bills rediscounted.. . . .					
Bills payable.. . . .					
Totals.. . . .	\$226,606 28	\$230,628 95	\$260,666 76	\$251,047 15	\$242,573 42

STATE BANKS OF MICHIGAN.

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No. 323.

THE FIRST STATE BANK OF ALLEGAN, ALLEGAN.

Organized May 15, 1905.

F. H. WILLIAMS, *President*; M. V. B. McALPINE, B. B. SUTPHIN, *Vice Presidents*;
H. D. PRITCHARD, *Cashier*; HERMAN VAUPELL, *Assistant Cashier*.

DIRECTORS.—Charles R. Wilkes, M. C. Sherwood, W. J. Oliver, M. V. B. McAlpine, B. B. Sutphin,
F. H. Williams, B. P. Wilkes, H. D. Pritchard.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$185,775 09	\$188,404 51	\$190,572 32	\$196,937 71	\$178,285 71
Bonds, mortgages and securities...	130,859 24	137,803 39	164,460 27	171,912 77	170,424 97
Premiums paid on bonds..					
Overdrafts.	1,120 64	823 62	258 78	479 74	510 29
Banking house..	6,091 24	6,091 24	6,091 24	6,091 24	6,091 24
Furniture and fixtures..	3,998 07	3,998 07	3,998 07	3,998 07	3,998 07
Other real estate..					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	324 96		30 00		1,918 75
United States bonds.....					
Due from banks in reserve cities..	19,605 17	20,814 81	26,028 69	22,087 14	59,392 04
Exchanges for clearing house.. . .					
U. S. and National bank currency..	9,808 00	12,778 00	13,684 00	11,417 00	13,220 00
Gold coin.	10,475 00	13,630 00	12,712 50	11,632 50	11,705 00
Silver coin..	4,640 00	5,151 00	5,313 60	5,027 30	4,380 40
Nickels and cents..	229 19	384 90	390 94	423 05	594 24
Checks and cash items..	3,105 45	700 42	540 83	1,321 58	1,005 92
Totals.....	\$376,032 65	\$390,579 96	\$424,081 24	\$431,328 10	\$451,526 63
Liabilities.					
Capital stock paid in..	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund..	1,750 00	2,050 00	2,050 00	2,050 00	2,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,918 22	1,292 53	4,508 14	2,760 41	1,390 91
Dividends unpaid..	107 50	60 00	30 00	30 00	15 00
Commercial deposits subject to check..	43,001 93	55,221 79	37,422 58	40,059 45	71,966 96
Commercial certificates of deposit..	34,462 90	15,095 72	6,291 62	5,258 22	4,778 00
Due to banks and bankers..					
Certified checks..					
Cashier's checks outstanding.. . .					
Savings deposits..	109,319 89	112,808 38	140,275 62	150,345 26	139,751 70
Savings certificates of deposit.. . .	134,472 21	154,051 54	178,503 28	178,324 76	178,654 06
State monies on deposit..			5,000 00	2,500 00	2,500 00
Notes and bills discounted..					
Bills payable..					
Totals.....	\$376,032 65	\$390,579 96	\$424,081 24	\$431,328 10	\$451,526 63

No. 232.

ALMA STATE SAVINGS BANK, ALMA.

Organized May 1, 1901.

WILLIAM A. BAHLKE, *President*; JAMES W. ROBINSON, *Vice President*; GEORGE W. MOORE, *Cashier*.

DIRECTORS.—William A. Bahlke, Daniel L. Sharrar, George C. Parsons, George W. Moore, Jas. W. Robinson, Edgar A. Bagley, James E. Mitchell.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$98,342 32	\$95,304 56	\$93,173 29	\$101,101 68	\$98,808 45
Bonds, mortgages and securities..	77,009 85	78,819 13	80,076 63	87,050 78	88,780 65
Premiums paid on bonds.....					
Overdrafts.....	183 76	1,019 42	1,118 45	463 35	2,117 23
Banking house.....					
Furniture and fixtures.....	1,675 00	1,675 00	1,675 00	1,700 00	1,700 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,262 50	20 00	2,267 70	1,611 98	
United States bonds.....					
Due from banks in reserve cities..	50,968 13	23,771 78	33,880 53	11,027 41	11,285 50
Exchanges for clearing house.....					
U. S. and National bank currency..	10,859 00	11,709 00	8,936 00	9,326 00	9,319 00
Gold coin.....	752 50	1,002 50	1,537 50	1,527 50	2,027 50
Silver coin.....	624 65	805 20	825 85	1,269 80	1,043 75
Nickels and cents.....	31 89	50 31	33 96	41 79	48 40
Checks and cash items.....	212 94	1,311 97	115 22	245 95	644 92
Totals.....	\$241,922 54	\$215,488 87	\$223,640 13	\$215,366 25	\$215,775 40
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	18,500 00	19,000 00	19,000 00	19,000 00	19,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,452 38	961 29	1,476 63	1,854 27	357 81
Dividends unpaid.....					
Commercial deposits subject to check.....	67,660 32	54,396 24	57,095 47	49,203 32	38,545 74
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's check outstanding.....					
Savings deposits.....	21,296 06	21,552 71	22,791 02	23,712 60	27,435 76
Savings certificates of deposit.....	97,863 78	94,573 63	98,277 01	96,596 06	86,936 09
Notes and bills rediscounted.....	5,150 00				
Bills payable.....	5,000 00				18,000 00
Totals.....	\$241,922 54	\$215,488 87	\$223,640 13	\$215,366 25	\$215,775 40

No. 233.

FIRST STATE BANK OF ALMA, ALMA.

Organized June 15, 1901.

AMMI W. WRIGHT, *President*; WILLIAM S. TURCK, *Vice President*; ELY BREWBAKER, *Cashier*.

DIRECTORS.—Ammi W. Wright, William S. Turck, Gerrit S. Ward, Lester A. Sharp, Francis King, Ely Brewbaker.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$166,737 07	\$154,552 04	\$171,588 25	\$166,028 98	\$164,727 11
Bonds, mortgages and securities...	121,021 80	115,618 16	127,610 30	134,470 80	134,058 54
Premiums paid on bonds.....			192 50	192 50	
Overdrafts.....	2,494 98	2,596 09	198 24	2,853 22	142 46
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	500 00	500 00	500 00	500 00	500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	4,060 81	1,630 65	5,772 39	3,532 03	66 50
United States bonds.....					
Due from banks in reserve cities..	60,544 87	75,229 13	63,705 05	33,267 03	46,112 86
Exchanges for clearing house....				121 13	
U. S. and National bank currency..	10,305 00	6,338 00	8,997 00	5,371 00	9,754 00
Gold coin.....	9,657 50	10,097 50	10,077 50	9,627 50	9,187 50
Silver coin.....	1,184 65	1,456 45	1,474 55	1,067 25	1,199 70
Nickels and cents.....	120 56	229 22	305 99	312 45	141 55
Checks and cash items.....	2,826 87	716 97	2,879 40	1,271 36	893 25
Totals.....	\$386,954 11	\$376,464 21	\$400,801 17	\$366,115 25	\$374,283 47
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	25,000 00	28,000 00	28,000 00	28,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	6,602 17	1,785 79	3,217 93	4,169 11	1,163 96
Dividends unpaid.....					
Commercial deposits subject to check.....	74,686 02	71,008 66	86,547 27	75,558 49	74,510 64
Commercial certificates of deposit..	41,250 95	37,826 22	49,419 77	38,526 85	51,984 74
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	22,877 69	24,374 04	24,797 61	23,068 60	23,510 38
Savings certificates of deposit....	186,537 28	183,469 50	178,818 59	166,792 20	163,113 75
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$386,954 11	\$376,464 21	\$400,801 17	\$366,115 25	\$374,283 47

STATE BANKING DEPARTMENT.

No. 169.

THE ALPENA COUNTY SAVINGS BANK, ALPENA.

Organized April 12, 1894.

P. CULLIGAN, *President*; FRANK C. HOLMES, *Vice President*; W. A. PRINCE, *Cashier*.

DIRECTORS.—P. Culligan, F. W. Gilchrist, Frank C. Holmes, Michael O'Brien, S. A. Davison, D. D. Hanover, Robert Montrose, Wm. H. Davison, W. A. Prince, Herman Besser, Fred L. Richardson, P. H. Hoeft, Donald McRae, W. H. Sanborn, Geo. B. Holmes, Wm. A. Comstock.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '08.	Report of Sept. 1, '09.
Loans and discounts.....	\$932,608 27	\$926,670 76	\$926,567 54	\$891,230 35	\$906,309 22
Bonds, mortgages and securities..	573,908 36	537,265 62	571,039 15	580,862 35	565,252 72
Premiums paid on bonds.....					
Overdrafts.....	352 23	2,260 69	2,900 21	7,554 63	2,079 74
Banking house.....	34,707 24	34,707 24	34,707 24	34,707 24	34,707 24
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	10,964 32	10,964 32	10,964 32	10,964 32	10,964 32
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	8,370 83	10,710 25	8,921 32	16,805 63	13,100 48
United States bonds.....					
Due from banks in reserve cities..	123,180 32	112,729 07	125,054 48	136,087 96	130,229 53
Exchanges for clearing house.....	7,232 21	284 59	2,495 63	1,325 00	1,526 07
U. S. and National bank currency.	63,572 00	45,814 00	44,145 00	47,197 00	53,274 00
Gold coin.....	25,070 00	25,090 00	25,147 50	25,142 50	25,157 50
Silver coin.....	9,075 00	15,415 00	12,368 80	12,308 50	9,732 50
Nickels and cents.....	1,420 71	1,251 42	1,156 51	1,011 24	968 60
Checks and cash items.....	403 50	88 65	12 00	28 21	112 17
Totals.....	\$1,793,864 99	\$1,726,251 61	\$1,768,479 70	\$1,768,224 93	\$1,786,414 09
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	119,200 00	125,000 00	125,000 00	125,000 00	125,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	21,211 69	3,583 82	2,550 49	11,098 07	8,532 52
Dividends unpaid.....	15 00	85 00			10 00
Commercial deposits subject to check.....	305,561 17	207,166 60	230,227 35	198,771 07	188,337 50
Commercial certificates of deposit.	27 68	32 42	339 43	79 93	39 93
Due to banks and bankers.....	15,331 74	31,995 32	19,734 50	32,957 88	63,824 43
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	1,031,105 49	1,050,895 00	1,042,718 17	1,051,776 12	1,063,483 31
Savings certificates of deposit.....	151,412 22	157,493 45	155,909 76	173,541 86	162,186 40
Reserved for taxes.....			17,000 00		
Notes and bills rediscounted.....					
Bills payable.....	50,000 00	50,000 00	75,000 00	75,000 00	75,000 00
Totals.....	\$1,793,864 99	\$1,726,251 61	\$1,768,479 70	\$1,768,224 93	\$1,786,414 09

No. 302.

THE FARMER'S STATE BANK OF ALTO, ALTO.

Organized October 18, 1904.

GEORGE E. BARTLETT, *President*; EDSON O'HARROW, JOHN Q. WATTS, *Vice Presidents*;
FRANK E. CAMPAU, *Cashier*; C. M. CAMPAU, *Assistant Cashier*.

DIRECTORS.—Edson O'Harrow, George E. Bartlett, John Q. Watts, Volney C. Walton, Frank E. Campau, Fred C. Tillyer, Charles Bancroft.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$67,151 56	\$63,817 08	\$71,579 33	\$73,518 09	\$72,734 29
Bonds, mortgages and securities..	44,747 93	44,622 93	49,002 93	46,402 93	47,582 93
Premiums paid on bonds.					
Overdrafts.		28 10			32
Banking house.	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.	800 00	800 00	800 00	800 00	800 00
Other real estate.					
Due from other banks and bankers (not reserve cities).					
Items in transit.	567 66				1,098 54
United States bonds.					
Due from banks in reserve cities..	10,007 44	20,188 25	20,239 83	18,234 64	10,168 17
Exchanges for clearing house. . . .					
U. S. and National bank currency.	2,508 00	2,619 00	3,853 00	2,972 00	2,481 00
Gold coin.	3,525 00	3,855 00	3,835 00	4,055 00	4,250 00
Silver coin.	229 55	194 90	223 15	125 10	339 65
Nickels and cents.	25 41	47 95	31 13	28 71	20 69
Checks and cash items.		46 56			
Totals.	\$132,062 55	\$138,719 77	\$152,064 37	\$148,636 47	\$141,975 59
Liabilities.					
Capital stock paid in.	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.	2,100 00	4,000 00	4,000 00	4,000 00	4,800 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,238 47	560 47	1,819 01	1,452 93	513 88
Dividends unpaid.					
Commercial deposits subject to check.	16,629 59	17,550 39	25,209 33	22,583 45	15,304 59
Commercial certificates of deposit.					
Due to banks and bankers.					
Certified checks.					
Cashier's checks outstanding. . . .					
Savings deposits.	57,587 83	58,369 22	62,101 40	61,722 23	61,584 36
Savings certificates of deposit. . . .	33,806 66	38,239 69	38,934 63	38,877 86	39,772 76
Notes and bills rediscounted.					
Bills payable.					
Totals.	\$132,062 55	\$138,719 77	\$152,064 37	\$148,636 47	\$141,975 59

No. 48.

ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1869.

Reorganized December 9, 1889.

CHARLES E. HISCOCK, *President*; WM. D. HARRIMAN, *Vice President*; MICHAEL J. FRITZ, *Cashier*;
CARL F. BRAUN, WILLIAM L. WALZ, *Assistant Cashiers*.

DIRECTORS.—Charles E. Hiscock, David Rinsey, Wm. D. Harriman, Michael J. Fritz, Walter C. Mack.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$504,027 23	\$555,108 26	\$650,624 76	\$679,421 51	\$671,598 40
Bonds, mortgages and securities..	1,542,333 76	1,543,493 99	1,588,891 08	1,597,534 30	1,607,704 53
Premiums paid on bonds..	250 00				
Overdrafts..	4,577 38	3,946 42	8,433 89	4,741 42	2,352 63
Banking house..	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures..	6,417 32	5,900 00	5,900 00	5,900 00	5,900 00
Other real estate. Due from other banks and bankers (not reserve cities)..	27,468 50	22,134 20	22,134 20	17,200 85	13,600 85
Items in transit..		14,475 25	22,667 60	56,905 52	10,230 40
United States bonds..	12,000 00	12,000 00	12,000 00	12,000 00	12,000 00
Due from banks in reserve cities..	111,175 40	205,860 30	137,391 88	139,836 35	225,253 77
Exchanges for clearing house.. . .	2,992 08	4,571 71	1,809 49	899 90	4,598 18
U. S. and National bank currency..	125,714 00	138,926 00	111,932 00	117,111 00	120,960 00
Gold coin..	75,250 00	80,587 00	75,187 50	75,000 00	70,222 50
Silver coin..	14,000 00	19,000 00	22,000 00	21,000 00	22,000 00
Nickels and cents..	1,789 64	1,153 49	1,607 27	1,783 77	1,322 50
Checks and cash items..	94 19	1,755 21	2,144 48	435 73	1,410 64
Totals..	\$2,548,089 50	\$2,638,912 33	\$2,692,724 15	\$2,759,770 35	\$2,799,154 40
Liabilities.					
Capital stock paid in..	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund..	250,000 00	250,000 00	250,000 00	250,000 00	250,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	21,924 70	20,479 70	25,321 26	31,420 68	39,357 71
Dividends unpaid..	452 00	512 00	572 00	552 00	533 67
Commercial deposits subject to check..	326,429 54	362,841 96	390,616 51	395,108 34	479,973 35
Commercial certificates of deposit..					
Due to banks and bankers..	42,830 34	53,725 57	68,250 78	75,515 40	52,391 12
Certified checks..	16,012 93	625 00	8,327 75	1,311 43	825 62
Cashier's checks outstanding.. . . .	1 20	488 82	1 20	1 20	38 46
Savings deposits..	1,713,813 08	1,746,853 57	1,794,067 43	1,810,416 21	1,784,009 71
Savings certificates of deposit.. . .	126,625 76	153,385 71	135,571 22	145,445 09	142,024 76
Notes and bills discounted..					
Bills payable..					
Totals..	\$2,548,089 50	\$2,638,912 33	\$2,692,724 15	\$2,759,770 35	\$2,799,154 40

No. 26.

FARMER'S AND MECHANICS' BANK, ANN ARBOR.

Organized October 13, 1882.

REUBEN KEMPF, *President*; H. G. PRETTYMAN, *Vice President*; H. A. WILLIAMS, *Cashier*;
F. T. STOWE, *Assistant Cashier*.

DIRECTORS.—Reuben Kempf, Wm. F. Breakey, D. F. Schairer, J. E. Beal, O. M. Martin, H. G. Prettyman, R. A. Jenney, G. S. Vandawarker.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$363,664 36	\$344,258 97	\$364,740 74	\$345,874 18	\$323,273 09
Bonds, mortgages and securities...	411,031 74	420,637 05	467,334 05	489,066 72	488,948 41
Premiums paid on bonds.....		438 50	2,643 36	2,603 36	2,464 26
Overdrafts.....	1,548 50	506 41	1,078 34	748 38	495 95
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate.....	5,000 00	5,000 00	2,100 00	2,250 00	2,250 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	20,354 05	327 50	412 50	846 05	1,963 21
United States bonds.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Due from banks in reserve cities..	42,930 47	99,611 55	72,540 24	74,976 70	60,746 29
Exchanges for clearing house....	2,507 73	1,852 35	3,154 25	4,630 05	5,467 98
U. S. and National bank currency.	27,585 00	30,909 00	36,147 00	25,624 00	29,984 00
Gold coin.....	20,597 50	20,597 50	20,707 50	23,625 00	21,472 50
Silver coin.....	5,154 80	5,698 31	2,458 00	4,834 15	4,636 45
Nickels and cents.....	336 28	396 38	763 18	1,141 99	1,029 09
Checks and cash items.....	357 64	187 89	95 85	2,526 28	381 48
Totals.....	\$940,568 07	\$969,911 41	\$1,013,675 01	\$1,018,236 86	\$982,612 71
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	40,851 73	40,329 72	42,908 07	43,135 49	40,226 89
Dividends unpaid.....					65 00
Commercial deposits subject to check.....	177,250 16	194,502 41	208,085 08	208,536 97	189,874 76
Commercial certificates of deposit.	96,024 54	79,676 31	60,517 54	30,188 13	21,406 83
Due to banks and bankers.....	16,063 67	30,770 14	29,023 56	33,955 94	36,898 76
Certified checks.....	737 50	27 57		8 16	258 16
Cashier's checks outstanding.....	742 37	323 38	386 65	6,689 65	1,542 00
Savings deposits.....	508,898 10	515,087 00	517,301 88	523,891 06	519,397 07
Savings certificates of deposit.....		9,194 88	55,452 23	71,831 46	66,943 24
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$940,568 07	\$939,911 41	\$1,013,675 01	\$1,018,236 86	\$982,612 71

STATE BANKING DEPARTMENT.

No. 333.

THE GERMAN-AMERICAN SAVINGS BANK, ANN ARBOR.

Organized June 28, 1905.

CLEMENT W. GILL, *President*; GEO. J. MANN, PAUL SNAUBLE, *Vice Presidents*;
EDWARD L. SEYLER, *Cashier*.

DIRECTORS.—Clement W. Gill, Geo. J. Mann, Paul Snauble, John M. Feiner, George Walker, John Lindenschmitt, Fred Jedele, Chas. W. Wagner, Edward L. Seyler.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$124,001 64	\$119,891 42.	\$123,226 84	\$129,644 58	\$120,951 45
Bonds, mortgages and securities..	123,327 68	122,841 45	138,889 75	148,135 56	183,738 15
Premiums paid on bonds.....					
Overdrafts.....	1,520 34	535 09	409 29	311 68	621 34
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	7,288 25	7,288 25	7,288 25	7,288 25	7,288 25
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	550 54	1,198 64	325 00	139 63	25
United States bonds.....					
Due from banks in reserve cities..	34,418 54	41,574 62	34,980 75	30,813 10	45,013 88
Exchanges for clearing house.....	1,822 52	1,569 03	2,486 26	1,239 71	976 66
U. S. and National bank currency..	12,912 00	10,098 00	16,228 00	11,952 00	16,457 00
Gold coin.....	1,130 73	1,168 23	2,341 05	1,946 05	1,341 05
Silver coin.....	980 50	2,099 25	1,381 50	1,884 10	3,070 20
Nickels and cents.....	93 49	50 56	61 85	69 30	71 43
Checks and cash items.....					
Totals.....	\$313,046 23	\$313,314 54	\$332,118 54	\$338,423 96	\$384,529 66
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....		500 00	500 00	500 00	1,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,660 82	1,346 16	1,644 85	3,740 35	1,461 26
Dividends unpaid.....		12 00	9 00	3 00	3 00
Commercial deposits subject to check.....	86,766 26	67,869 31	68,786 63	61,575 87	105,221 18
Commercial certificates of deposit..	10,048 40	11,304 33	19,869 60	21,875 05	22,778 19
Due to banks and bankers.....					
Certified checks.....				24 00	
Cashier's checks outstanding.....	400 00				
Savings deposits.....	163,170 75	182,282 74	191,308 46	200,705 69	203,546 03
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$313,046 23	\$313,314 54	\$332,118 54	\$338,423 96	\$384,529 66

No. 144.

STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized November 18, 1892.

WM. J. BOOTH, *President*; WM. ARNOLD, *Vice President*; C. J. WALT, *Cashier*;

DIRECTORS.—William J. Booth, John V. Sheehan, Wm. Arnold, James H. Wade, John Koch, Christian Martin, Henry S. Carhart, Victor C. Vaughan, Eugene F. Mills, Dan. F. Zimmerman, Henry W. Douglass, A. R. Peterson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$418,333 15	\$360,082 74	\$399,254 63	\$303,096 96	\$346,496 80
Bonds, mortgages and securities...	511,340 16	506,470 16	565,090 16	589,225 16	573,650 96
Premiums paid on bonds.....					
Overdrafts.....	916 36	497 65	347 45	175 41	269 27
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		20,000 00			
Items in transit.....	980 33	4,333 50	5,932 24	7,355 71	10,396 67
United States bonds.....			10,000 00	10,000 00	10,000 00
Due from banks in reserve cities..	109,553 43	139,235 68	105,197 43	124,188 04	87,220 98
Exchanges for clearing house....	957 99	1,614 08	645 84	883 13	2,045 99
U. S. and National bank currency..	34,927 00	39,637 00	34,093 00	31,532 00	32,670 00
Gold coin.....	21,331 50	21,745 00	22,865 00	22,730 00	24,070 00
Silver coin.....	2,599 00	1,775 80	2,724 10	2,722 55	1,551 50
Nickels and cents.....	351 99	272 83	218 61	218 34	234 03
Checks and cash items.....	350 37	148 94	166 58	527 06	51 44
Totals.....	\$1,133,641 08	\$1,157,813 38	\$1,178,535 04	\$1,214,654 36	\$1,120,659 04
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	40,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	20,035 56	14,559 29	18,566 45	17,158 53	19,956 64
Dividends unpaid.....	60 00	118 33	85 00	85 00	140 00
Commercial deposits subject to check.....	249,693 13	221,221 18	199,235 22	227,560 47	133,779 04
Commercial certificates of deposit..					
Due to banks and bankers.....	10,182 82	10,101 90	13,695 73	15,646 63	11,871 80
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	666,485 51	715,898 18	744,545 71	752,979 35	742,159 84
Savings certificates of deposit....	91,184 06	85,914 50	92,406 93	96,194 38	102,752 32
State deposits.....		10,000 00	10,000 00	5,000 00	10,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,133,641 08	\$1,157,813 38	\$1,178,535 04	\$1,214,654 36	\$1,120,659 04

No. 228.

ARMADA SAVINGS BANK, ARMADA.

Organized February 13, 1901.

BERT C. PRESTON, *President*; GEORGE H. HEBBLEWHITE, *Vice President*; J. E. MACAULAY, *Cashier*;
CHARLES F. LATHROP, *Assistant Cashier*.

DIRECTORS.—Bert C. Preston, George H. Hebblewhite, John L. Preston, Frank E. Lathrop, James
H. McDonald.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$115,669 18	\$119,540 99	\$125,852 03	\$131,167 79	\$136,973 36
Bonds, mortgages and securities...	114,094 04	117,794 04	116,844 04	117,225 00	120,925 00
Premiums paid on bonds.....					
Overdrafts.....	19 28	424 88		1,091 74	74 52
Banking house.....	3,700 00	3,700 00	3,700 00	3,700 00	3,700 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,974 19	1,371 90	717 38		6,469 90
United States bonds.....					
Due from banks in reserve cities..	25,680 55	29,651 38	31,208 50	33,345 27	25,012 32
Exchanges for clearing house.....					
U. S. and National bank currency..	20,876 00	10,889 00	12,376 00	12,867 00	12,747 00
Gold coin.....	2,935 00	2,390 00	800 00	995 00	1,155 00
Silver coin.....	468 70	1,007 05	389 25	709 75	579 00
Nickels and cents.....	59 46	114 13	82 96	123 47	45 75
Checks and cash items.....					
Totals.....	\$287,506 40	\$288,883 37	\$293,970 16	\$303,225 02	\$309,681 85
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,886 60	527 16	3,990 39	3,921 15	3,158 45
Dividends unpaid.....					
Commercial deposits subject to check.....	22,540 57	27,870 16	26,511 67	27,486 87	25,083 33
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	195,014 96	199,953 61	194,718 77	204,924 20	214,877 35
Savings certificates of deposit.....	34,464 27	30,532 44	38,749 33	36,892 80	30,562 72
Notes and bills discounted.....					
Bills payable.....					
Totals.....	\$287,506 40	\$288,883 37	\$293,970 16	\$303,225 02	\$309,681 85

STATE BANKS OF MICHIGAN.

21

No. 213.

*ATHENS STATE AND SAVINGS BANK, ATHENS.

Organized April 15, 1899.

GEORGE W. BROKAW, *President*; AARON H. HARRISON, *Vice President*; E. E. OVERHOLT, *Cashier*;
W. B. FUNK, *Assistant Cashier*.

DIRECTORS.—Geo. W. Brokaw, S. W. Holmes, J. F. Culp, A. H. Harrison, R. H. Lewis, Fred A. Bower,
Chas. A. Standiford.

Resources.	Report of Nov. 27, '08	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....			\$29,574 87	\$28,353 78	\$20,270 53
Bonds, mortgages and securities..			20,745 44	20,695 44	30,888 34
Premiums paid on bonds.....					
Overdrafts.....			316 53	18 76	
Banking house.....			5,000 00	5,000 00	5,000 00
Furniture and fixtures.....			1,975 00	1,975 00	1,975 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....			3,345 78	4,212 76	
Items in transit.....					176 1
United States bonds.....					
Due from banks in reserve cities..			17,990 54	14,377 42	17,780 06
Exchanges for clearing house.....					
U. S. and National bank currency..			4,639 00	4,587 00	3,906 00
Gold coin.....			480 00	635 00	985 00
Silver coin.....			595 55	667 00	822 20
Nickels and cents.....			146 41	168 34	151 16
Checks and cash items.....			32 84	1 50	2,318 00
Cash in receiver's hands.....			3,000 00	3,000 00	3,000 00
Expenses, interest and taxes paid..				125 79	396 61
Totals.....			\$87,841 96	\$83,817 79	\$87,619 00
Liabilities.					
Capital stock paid in.....			\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....			5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..			478 43		
Dividends unpaid.....					
Commercial deposits subject to check.....			13,909 96	13,460 13	14,093 81
Commercial certificates of deposit..			34,941 97	31,708 19	32,955 64
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....			18,511 60	18,649 47	20,569 55
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....			\$87,841 96	\$83,817 79	\$87,619 00

*Bank rehabilitated February 4, 1909.

No. 414.

THE FARMERS' STATE BANK OF ATHENS, ATHENS.

Organized November 28, 1908.

FRANK G. WOODRUFF, *President*; SIMON B. HARTMAN, A. T. SLAGHT, *Vice Presidents*;
FRANK E. ESTES, *Cashier*; DAVID MILLER, *Auditor*.

DIRECTORS.—L. T. MORRIS, E. D. ALBERTSON, A. L. WOOD, FRANK WOLF, H. R. PEARCE, FRANK G. WOODRUFF, D. W. COOK, S. B. HARTMAN, J. A. STANTON, A. T. SLAGHT, F. E. ESTES.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....		\$18,953 46	\$47,029 22	\$55,958 22	\$57,139 38
Bonds, mortgages and securities...			2,700 00	6,440 00	7,440 00
Premiums paid on bonds.....					
Overdrafts.....					
Expenses, interest and taxes paid.....		142 05			
Banking house.....					
Furniture and fixtures.....		600 00	1,000 00	1,000 00	1,286 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....		14,931 65	15,335 24	6,797 32	8,062 71
Exchanges for clearing house.....					
U. S. and National bank currency.....		3,473 00	2,582 00	2,212 00	3,727 00
Gold coin.....		590 00	775 00	800 00	725 00
Silver coin.....		776 25	343 45	735 25	646 25
Nickels and cents.....		80 38	49 36	19 91	82 73
Checks and cash items.....		49 29		72 36	140 07
Totals.....		\$39,596 08	\$69,874 27	\$74,125 06	\$79,249 14
Liabilities.					
Capital stock paid in.....		\$19,100 00	\$26,450 00	\$30,000 00	\$30,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....			74 13	160 16	387 76
Dividends unpaid.....					
Commercial deposits subject to check.....		13,148 94	17,849 87	19,998 70	19,507 42
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....		1,270 79	4,354 07	4,393 58	5,364 35
Savings certificates of deposit.....		6,076 35	21,146 20	19,572 62	23,989 61
Notes and bills discounted.....					
Bills payable.....					
Totals.....		\$39,596 08	\$69,874 27	\$74,125 06	\$79,249 14

No. 418.

THE PEOPLE'S STATE SAVINGS BANK, AUBURN.

Organized January 6, 1909.

CURTIS W. MCPHAIL, *President*; CLARENCE H. MACOMBER, *Vice President*;
EDWARD M. HOLLISTER, *Cashier*.

DIRECTORS.—C. W. McPhail, C. H. Macomber, E. M. Hollister, E. A. Wittwer, Jos. Blerd.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....			\$11,549 63	\$15,929 89	\$18,014 35
Bonds, mortgages and securities...			24,302 42	27,143 10	34,708 96
Premiums paid on bonds.....					
Overdrafts.....			58 34	103 85	35 91
Banking house.....			2,200 00	2,200 00	2,200 00
Furniture and fixtures.....			1,642 81	1,642 81	1,642 81
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..			1,879 01	3,424 62	8,185 87
Exchanges for clearing house....					
U. S. and National bank currency..			1,727 00	1,661 00	2,483 00
Gold coin.....			685 00	575 00	765 00
Silver coin.....			217 20	229 40	258 30
Nickels and cents.....			36 27	25 11	9 97
Checks and cash items.....			415 76	451 65	99 91
Totals.....			\$44,773 44	\$53,386 43	\$68,404 08
Liabilities.					
Capital stock paid in.....			\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					100 00
Undivided profits, less current ex- penses, interest and taxes paid..			558 73	871 03	379 47
Dividends unpaid.....					6 00
Commercial deposits subject to check.....			5,974 84	8,738 03	8,673 08
Commercial certificates of deposit..				43 65	
Due to banks and bankers.....					
Certified checks.....					600 00
Cashier's checks outstanding.....					
Savings deposits.....			18,239 87	23,733 12	36,145 53
Savings certificates of deposit....					
State monies on deposit.....					2,500 00
Notes and bills discounted.....					
Bills payable.....					
Totals.....			\$44,773 44	\$53,386 43	\$68,404 08

STATE BANKING DEPARTMENT.

No. 420.

THE STATE BANK OF AUGUSTA, AUGUSTA.

Organized February 8, 1909.

CHARLES C. WOOD, *President*; ALBERT U. KING, *Vice President*; CLAUD M. FAUDE, *Cashier*.

DIRECTORS,—Charles C. Wood, Albert U. King, Claud M. Faude, Joseph Hudson, Hal. H. Smith, William J. Hagelshan, Edwin A. Wildey.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '08.	Report of Sept. 1, '09.
Loans and discounts.....			\$20,581 34	\$41,207 41	\$41,803 94
Bonds, mortgages and securities..			1,550 00	3,450 00	3,725 00
Premiums paid on bonds.....					
Overdrafts.....			120 54	203 68	1,301 81
Banking house.....			2,500 00	2,500 00	2,500 00
Furniture and fixtures.....			1,666 78	1,702 28	1,712 28
Other real estate.....					
Due from other banks and bankers (not reserve cities).....			14,015 36	577 14	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..			2,109 17	2,112 00	2,134 54
Exchanges for clearing house.....					
U. S. and National bank currency..			3,438 00	1,979 00	2,238 00
Gold coin.....			365 00	820 00	865 00
Silver coin.....			965 05	655 45	1,612 90
Nickels and cents.....			36 29	44 32	115 85
Checks and cash items.....			583 51	218 76	704 38
Totals.....			\$53,931 04	\$55,530 04	\$58,803 70
Liabilities.					
Capital stock paid in.....			\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				500 00	500 00
Undivided profits, less current ex- penses, interest and taxes paid..			172 74	318 50	88 20
Dividends unpaid.....					
Commercial deposits subject to check.....			16,407 66	13,231 43	12,088 86
Commercial certificates of deposit..			3,074 97	4,300 47	5,629 75
Due to banks and bankers.....					225 15
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....			9,185 67	12,179 04	15,271 74
Savings certificates of deposit.....					
State monies on deposit.....			5,000 00	5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....			\$53,931 04	\$55,530 04	\$58,803 70

No. 236.

STATE BANK OF FRANK W. HUBBARD & CO., BAD AXE.

Organized July 10, 1901.

FRANK W. HUBBARD, *President*; JOHN RYAN, *Vice President and Cashier*;
J. L. BURGESS, *Assistant Cashier*; JOE. N. RANKIN, *Auditor*.

DIRECTORS.—Frank W. Hubbard, Elizabeth L. Hubbard, John Ryan, Maggie Ryan, Joseph N. Rankin.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$232,432 00	\$238,504 15	\$245,427 15	\$257,023 37	\$256,348 28
Bonds, mortgages and securities...	57,463 77	77,580 15	74,909 06	69,934 16	74,997 74
Premiums paid on bonds.....					
Overdrafts.....	2,546 94	974 02	663 32	1,686 29	1,415 37
Banking house.....	11,000 00	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures.....	1,022 02	1,022 02	1,022 02	1,022 02	1,022 02
Other real estate.....	12,076 48	12,076 48	12,340 48	12,340 48	12,340 48
Due from other banks and bankers (not reserve cities).....	10,057 46	7,279 17	1,109 08	1,105 22	1,101 25
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	80,280 09	36,616 80	28,211 00	25,474 81	26,900 00
Exchanges for clearing house....	4,547 28	4,280 05	11,720 04	5,088 33	4,758 13
U. S. and National bank currency.	10,160 00	11,759 00	7,012 00	6,216 00	12,415 00
Gold coin.....	5,940 00	6,455 00	7,115 00	6,730 00	5,340 00
Silver coin.....	847 25	1,603 85	1,284 35	458 50	979 40
Nickels and cents.....	159 58	202 43	249 70	198 63	254 37
Checks and cash items.....	2,852 74	3,382 44	2,486 22	788 61	615 14
Totals.....	\$431,385 61	\$412,735 56	\$404,549 42	\$399,116 42	\$409,487 18
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	21,570 59	20,898 05	21,963 37	23,904 33	24,613 60
Dividends unpaid.....					
Commercial deposits subject to check.....	189,793 93	198,263 03	185,171 43	183,027 53	180,784 83
Commercial certificates of deposit.					
Due to banks and bankers.....	216 00		2,461 64	2,002 97	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	179,805 09	153,574 48	154,932 98	150,181 59	164,088 75
Notes and bills discounted.....					
Bills payable.....					
Totals.....	\$431,385 61	\$412,735 56	\$404,549 42	\$399,116 42	\$409,487 18

STATE BANKING DEPARTMENT.

No. 237.

STATE SAVINGS BANK OF BAD AXE, BAD AXE.

Organized June 22, 1901.

ALBERT E. SLEEPER, *President*; ALLISON L. WRIGHT, *Vice President*; JAMES BALDWIN, *Cashier*;
JAPHETH HIND, *Assistant Cashier*.DIRECTORS.—Albert E. Sleeper, Allison L. Wright, James Baldwin, Clara Baldwin,
Charles D. Thompson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$125,308 00	\$136,902 78	\$152,611 32	\$149,065 08	\$164,002 29
Bonds, mortgages and securities...	65,600 81	63,867 62	58,914 64	59,228 15	62,888 15
Premiums paid on bonds.....					
Overdrafts.....	260 30	48 83	85 86	25 56	206 82
Banking house.....	8,750 00	8,750 00	8,750 00	8,750 00	8,750 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	6,875 49	5,225 96	5,207 63	5,073 38	5,072 08
Due from other banks and bankers (not reserve cities).....					
Items in transit.....			1,350 50	35 75	1,502 00
United States bonds.....					
Due from banks in reserve cities..	25,084 58	41,136 04	23,905 91	25,889 21	29,863 48
Exchanges for clearing house...	2,083 81	637 89	995 90	3,129 34	3,067 64
U. S. and National bank currency..	9,273 00	10,552 00	9,058 00	9,255 00	4,810 00
Gold coin.....	4,905 00	4,945 00	5,135 00	5,125 00	5,005 00
Silver coin.....	1,059 40	1,047 90	841 95	1,206 35	859 10
Nickels and cents.....	306 32	344 94	351 92	296 75	195 30
Checks and cash items.....	2,549 97	240 36	30 70	5 65	681 28
Totals.....	\$255,056 78	\$276,199 34	\$269,739 39	\$269,005 22	\$289,473 14
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	6,672 27	5,640 18	6,179 03	7,417 97	8,466 69
Dividends unpaid.....					
Commercial deposits subject to check.....	59,295 97	73,684 52	64,331 97	56,632 84	58,847 71
Commercial certificates of deposit..	157,088 54	161,874 04	164,228 39	170,554 41	187,158 74
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$255,056 78	\$276,199 34	\$269,739 39	\$269,005 22	\$289,473 14

No. 337.

THE STATE-EXCHANGE BANK, BANCROFT.

Organized April 24, 1906.

T. M. EULER, *President*; C. L. PARSONS, *Vice President*; E. P. SHERMAN, *Cashier*;
E. G. KAY, *Assistant Cashier*.

DIRECTORS.—T. M. Euler, W. H. Payne, J. E. Symes, C. L. Parsons, H. W. Parker, A. Elesser.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$64,171 65	\$88,121 52	\$100,075 48	\$94,306 81	\$104,695 16
Bonds, mortgages and securities..	46,290 00	50,821 00	48,211 00	51,898 00	60,048 00
Premiums paid on bonds.....				185 70	185 70
Overdrafts.....	2,925 70	792 57	865 91	782 44	600 53
Expenses, interest and taxes paid..	437 43	102 41			715 07
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	3,797 14	3,797 14	3,797 14	3,797 14	3,797 14
Other real estate. Due from other banks and bankers (not reserve cities).....	9,688 63				
Items in transit.....		2,520 90		2,575 32	1,649 44
United States bonds.....					
Due from banks in reserve cities..	16,147 41	15,476 53	40,174 38	38,148 85	5,336 25
Exchanges for clearing house.....					
U. S. and National bank currency..	9,617 00	7,790 00	7,981 00	8,824 00	10,039 00
Gold coin.....	5,482 50	6,012 50	6,295 00	6,280 00	6,485 00
Silver coin.....	841 70	363 20	547 75	716 95	479 95
Nickels and cents.....	117 74	88 10	102 92	174 64	169 24
Checks and cash items.....	173 15	177 94	354 82	1,761 41	309 14
Totals.....	\$167,196 05	\$183,563 81	\$215,905 40	\$216,951 26	\$202,009 62
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,000 00	1,250 00	1,250 00	1,250 00	1,250 00
Undivided profits, less current ex- penses, interest and taxes paid..			308 79	119 34	
Dividends unpaid.....					
Commercial deposits subject to check.....	11,097 22	23,482 95	18,001 96	17,777 57	9,983 98
Commercial certificates of deposit..				35,674 11	57,799 75
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	5,976 31	6,251 19	5,200 65	5,453 15	5,721 28
Savings certificates of deposit.....	129,122 52	132,576 67	171,144 00	136,677 09	107,254 61
Collections paid.....		3 00			
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$167,196 05	\$183,563 81	\$215,905 40	\$216,951 26	\$202,009 62

STATE BANKING DEPARTMENT.

No. 62.

WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

J. E. SEBRING, *President and Cashier*; WILLIAM BROADWELL, *Vice President*.

DIRECTORS.—Wm. Broadwell, J. E. Sebring, Emma McNett, William Charles, Wm. Chapman, Olla De Haven, Rebecca Fausnaugh.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$96,305 86	\$109,490 16	\$96,995 25	\$103,253 98	\$98,418 07
Bonds, mortgages and securities...	122,164 76	130,269 10	132,413 97	132,118 97	128,443 97
Premiums paid on bonds.....	276 88				
Overdrafts.....	1,196 05	195 51	358 24	800 29	703 92
Banking house.....	14,761 27	14,761 27	14,761 27	14,761 27	14,761 27
Furniture and fixtures.....	1,332 77	1,583 52	1,584 02	1,584 02	1,584 02
Other real estate.....	3,504 36	3,504 36	3,564 36	3,504 36	3,104 26
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	71,859 19	53,254 83	51,474 70	49,921 49	70,708 82
Exchanges for clearing house....	600 00	1,391 37	866 06	379 78	1,103 84
U. S. and National bank currency..	11,910 00	14,968 00	15,375 00	14,893 00	14,569 00
Gold coin.....	2,900 00	4,600 00	4,500 00	3,000 00	3,000 00
Silver coin.....	2,300 00	2,300 00	1,560 00	1,450 00	1,475 00
Nickels and cents.....	344 05	271 87	369 74	548 80	710 80
Checks and cash items.....					
Totals.....	\$329,505 19	\$330,648 99	\$323,813 21	\$326,275 96	\$338,582 57
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	14,000 00	14,500 00	14,500 00	14,500 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,608 11	566 51	1,506 97	2,080 58	871 85
Dividends unpaid.....					
Commercial deposits subject to check.....	66,475 27	81,314 77	72,033 51	72,087 81	83,900 37
Commercial certificates of deposit..	190 00	100 00			5,436 72
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	38,717 51	39,420 17	39,515 13	37,979 38	38,934 08
Savings certificates of deposit....	182,514 30	176,031 54	171,257 00	174,022 19	169,439 55
Notes and bills discounted.....					
Bills payable.....					
Totals.....	\$329,505 19	\$330,648 99	\$323,813 21	\$326,275 96	\$338,582 57

No. 394.

THE BARRYTON STATE SAVINGS BANK, BARRYTON.

Organized March 9, 1908.

W. J. SHANKS, *President*; HENRY WALRATH, *Vice President*; O. S. WOOD, *Cashier*;
ADELBERT MYERS, *Assistant Cashier*.

DIRECTORS.—W. J. Shanks, Henry Walrath, O. S. Wood, W. T. Laffin, Lee A. Lewis.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$43,042 18	\$49,506 57	\$48,161 24	\$53,335 50	\$51,803 43
Bonds, mortgages and securities..	400 00	400 00			
Premiums paid on bonds.....					
Overdrafts.....	8 28	71 89	17 49	2 64	
Banking house.....					
Furniture and fixtures.....	700 00	700 00	700 00	700 00	700 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	2,585 07	855 08	2,665 16	638 38	2,404 19
Items in transit.....	2,441 42				50 66
United States bonds.....					
Due from banks in reserve cities..	2,770 06	5,488 02	5,839 01	3,932 32	4,644 00
Exchanges for clearing house.....					
U. S. and National bank currency..	2,066 00	1,565 00	2,492 00	2,176 00	930 00
Gold coin.....	1,080 00	1,220 00	1,440 00	1,595 00	1,350 00
Silver coin.....	656 90	545 05	295 85	259 45	527 50
Nickels and cents.....	54 71	72 15	74 59	69 73	42 27
Checks and cash items.....	57 58	84 31	125 60	93 33	3 00
Totals.....	\$55,862 17	\$60,508 67	\$61,810 94	\$62,802 35	\$62,455 05
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....		1,000 00	1,000 00	1,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,067 42	316 35	1,455 93	1,728 96	171 41
Dividends unpaid.....					
Commercial deposits subject to check.....	21,539 49	25,061 96	22,855 73	23,792 49	23,862 44
Commercial certificates of deposit..	13,255 26	13,530 36	16,499 28	16,280 90	16,421 20
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$55,862 17	\$60,508 67	\$61,810 94	\$62,802 35	\$62,455 05

STATE BANKING DEPARTMENT.

No. 93.

CITY BANK, BATTLE CREEK.

Organized June 14, 1871.

Corporate existence extended June 4, 1901.

WILLARD H. ELDRED, *President*; CHAS. C. GREEN, F. A. ALLWARDT, *Vice Presidents*;
E. R. MORTON, *Cashier*; N. Y. GREEN, *Assistant Cashier*.

DIRECTORS.—W. H. Eldred, L. A. Dudley, M. Maas, Chas. C. Green, F. J. Kellogg, Geo. W. Mechem,
H. F. Bechman, N. E. Hubbard, F. A. Allwardt, S. B. Cole, E. R. Morton.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$671,103 46	\$679,455 90	\$663,636 69	\$659,210 02	\$661,770 45
Bonds, mortgages and securities...	603,763 81	599,560 79	599,128 83	615,708 24	617,902 84
Premiums paid on bonds.....					
Overdrafts.....	4,328 29	6,108 24	490 59	1,292 57	564 99
Banking house.....					
Furniture and fixtures.....	17,577 50	16,698 63	16,698 63	16,698 63	15,713 00
Other real estate.....	13,302 22	13,302 22	15,381 95	14,581 95	14,081 95
Due from other banks and bankers (not reserve cities).....		226 47			
Items in transit.....	37 84	739 18	87 44	53 85	87 81
United States bonds.....					
Due from banks in reserve cities..	102,164 26	131,081 57	103,248 30	91,286 12	222,985 53
Exchanges for clearing house....	1,707 47	3,060 39	18,495 20	12,627 01	15,022 81
U. S. and National bank currency..	52,341 00	52,822 00	51,135 00	57,089 00	50,159 00
Gold coin.....	31,548 50	35,378 50	42,282 50	44,847 00	34,453 00
Silver coin.....	6,831 45	6,106 80	6,376 20	4,789 35	3,812 20
Nickels and cents.....	493 58	689 13	590 32	657 95	535 28
Checks and cash items.....	99 94	409 56	123 25	86 38	523 22
Totals.....	\$1,505,299 32	\$1,545,699 38	\$1,517,674 90	\$1,518,928 07	\$1,637,702 08
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,521 89	12,520 22	7,958 71	13,606 01	6,529 61
Dividends unpaid.....					
Commercial deposits subject to check.....	173,422 50	216,181 67	207,681 02	207,949 05	297,256 95
Commercial certificates of deposit..	24,579 67	35,561 36	21,239 58	20,963 94	18,058 84
Due to banks and bankers.....	17,634 59	7,250 40	10,011 16	8,974 95	35,534 62
Certified checks.....	100 00	5,100 00	100 00	100 00	1,000 00
Cashier's checks outstanding.....					
Savings deposits.....	1,146,972 90	1,135,689 25	1,129,573 13	1,127,425 14	1,145,288 83
Savings certificates of deposit....	12,067 77	8,396 48	16,111 30	14,908 98	9,033 23
Notes and bills discounted.....					
Bills payable.....					
Totals.....	\$1,505,299 32	\$1,545,699 38	\$1,517,674 90	\$1,518,928 07	\$1,637,702 08

No. 178.

MERCHANTS SAVINGS BANK, BATTLE CREEK.

Organized March 28, 1895.

A. M. MINTY, *President*; SCOTT FIELD, *Vice President*; H. A. ROWLES, *Cashier*.

DIRECTORS.—Ambrose M. Minty, Frank Turner, Isaac Amberg, Rill F. Hoffmaster, Frank H. Boos, Scott Field.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$366,038 31	\$368,374 71	\$367,221 53	\$367,444 67	\$353,794 97
Bonds, mortgages and securities..	511,496 68	551,290 40	551,342 38	568,663 03	579,822 64
Premiums paid on bonds.....					
Overdrafts.....	2,132 73	1,149 27	504 42	447 83	1,067 72
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	2,325 00	2,325 00	2,325 00	2,325 00	2,325 00
Other real estate.....	15,421 89	15,435 09	15,435 09	13,383 79	17,442 45
Due from other banks and bankers (not reserve cities).....				101 16	
Items in transit.....	78 30		1,764 73		
United States bonds.....					
Due from banks in reserve cities..	122,914 55	79,313 58	124,380 42	93,894 31	100,237 33
Exchanges for clearing house.....	2,201 34	1,895 41	1,153 36	1,962 25	1,850 94
U. S. and National bank currency..	34,089 00	23,013 00	28,306 00	16,439 00	24,801 00
Gold coin.....	16,935 01	24,517 50	25,612 50	32,037 50	25,445 00
Silver coin.....	3,766 45	6,826 90	2,091 25	2,913 95	2,126 25
Nickels and cents.....	311 03	310 91	324 67	455 28	461 14
Checks and cash items.....					
Totals.....	\$1,102,700 28	\$1,098,951 77	\$1,135,461 35	\$1,125,067 77	\$1,134,374 44
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	19,273 97	13,760 37	18,325 04	24,815 75	18,694 18
Dividends unpaid.....		90 00			
Commercial deposits subject to check.....	108,004 63	118,510 84	122,786 60	100,701 15	132,096 59
Commercial certificates of deposit..	78,264 58	77,536 02	84,741 20	85,919 20	79,824 48
Due to banks and bankers.....					19 36
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	827,157 10	819,024 54	839,608 51	843,631 67	833,739 83
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,102,700 28	\$1,098,951 77	\$1,135,461 35	\$1,125,067 77	\$1,134,374 44

STATE BANKING DEPARTMENT.

No. 63.

BAY CITY BANK, BAY CITY.

Organized September 4, 1871.

Corporate existence extended September 4, 1901.

GEO. H. YOUNG, *President*; JUSTIN WENTWORTH, *Vice President*; H. C. MOULTHROP, *Cashier*.

DIRECTORS.—George H. Young, Justin Wentworth, Fremont B. Chesbrough, George K. Wentworth, Frank E. Tyler, Wm. A. Young, Walter D. Young.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$976,980 45	\$1,004,694 20	\$994,778 37	\$1,019,333 82	\$1,003,601 38
Bonds, mortgages and securities..	751,784 89	762,793 49	769,082 49	768,713 99	724,651 49
Premiums paid on bonds.....	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Overdrafts.....	4,184 87	2,435 91	3,456 92	1,085 62	6,015 63
Banking house.....					
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.....	12,420 00	12,420 00	12,420 00	12,420 00	12,420 00
Due from other banks and bankers (not reserve cities).....	7,440 21	4,579 64	3,844 42	3,704 48	4,552 80
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	328,159 91	293,482 53	301,835 05	266,983 29	406,377 59
Exchanges for clearing house.....	9,402 72	2,383 55	4,491 10	3,898 57	3,534 68
U. S. and National bank currency..	80,828 00	77,580 00	102,789 00	110,803 00	123,674 00
Gold coin.....	27,062 50	27,512 50	29,317 50	30,172 50	31,065 00
Silver coin.....	6,308 00	7,677 10	6,257 30	6,436 65	6,820 05
Nickels and cents.....	625 14	801 08	621 38	593 46	519 55
Checks and cash items.....	455 11	3,622 45	323 02	644 70	4 00
Totals.....	\$2,221,711 80	\$2,218,985 45	\$2,245,216 48	\$2,240,793 08	\$2,339,736 17
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	150,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	60,402 79	67,410 07	64,227 92	76,557 01	31,175 44
Dividends unpaid.....					
Commercial deposits subject to check.....	347,951 83	345,237 33	307,343 81	350,405 68	381,897 37
Commercial certificates of deposit..	231,757 05	224,108 08	201,607 88	186,132 65	181,429 51
Due to banks and bankers.....	57,234 26	57,878 78	59,289 26	44,654 13	74,146 72
Certified checks.....	797 17	624 00	852 02	408 25	947 59
Cashier's checks outstanding.....					
Savings deposits.....	1,273,568 70	1,280,726 59	1,301,895 59	1,332,635 36	1,370,139 54
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$2,221,711 80	\$2,218,985 45	\$2,245,216 48	\$2,240,793 08	\$2,339,736 17

STATE BANKS OF MICHIGAN.

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No. 43.

BAY COUNTY SAVINGS BANK, BAY CITY..

Organized February 1, 1884.

THOMAS CRANAGE, *President*; NEWELL A. EDDY, *Vice President*; J. MULHOLLAND, *Treasurer*;
WARREN E. CARTER, *Assistant Treasurer*.

DIRECTORS.—Thomas Cranage, Newell A. Eddy, H. M. Gillett, G. Hine, F. T. Norris, George D. Jackson,
J. Mulholland.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$501,302 02	\$441,051 41	\$417,989 25	\$425,369 83	\$445,345 93
Bonds, mortgages and securities...	313,030 69	304,720 69	336,920 69	322,461 51	316,161 51
Premiums paid on bonds.....	2,163 60	2,163 60	2,355 60	2,906 40	2,000 00
Overdrafts.....	123 02	36 81	53 57	242 64	141 72
Banking house.....					
Furniture and fixtures.....	4,500 00	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....	4,356 61	4,356 61	3,906 61	3,606 61	3,606 61
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,000 00				30 00
United States bonds.....					
Due from banks in reserve cities..	106,588 77	177,937 65	153,018 23	144,350 50	119,691 34
Exchanges for clearing house....	870 15	1,320 97	700 28	304 68	7,164 68
U. S. and National bank currency.	38,113 00	37,348 00	34,837 00	33,368 00	36,026 00
Gold coin.....	10,530 00	11,365 00	10,891 00	10,448 50	11,273 00
Silver coin.....	2,242 00	1,960 00	2,181 00	2,245 65	2,093 90
Nickels and cents.....	222 68	321 31	196 65	235 21	246 51
Checks and cash items.....				234 67	
Totals.....	\$968,132 54	\$987,582 05	\$967,999 88	\$950,954 20	\$948,781 20
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	23,676 92	13,373 39	18,610 84	24,542 62	17,629 89
Dividends unpaid.....		65 00	50 00		50 00
Commercial deposits subject to check.....	126,922 82	106,449 65	97,305 51	103,778 13	110,847 20
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	693,530 94	722,856 61	719,778 83	697,488 00	692,509 57
Savings certificates of deposit....	69,001 86	69,837 40	57,254 70	50,145 45	52,744 54
Notes and bills discounted.....					
Bills payable.....					
Totals.....	\$968,132 54	\$987,582 05	\$967,999 88	\$950,954 20	\$948,781 20

STATE BANKING DEPARTMENT.

No. 30.

THE COMMERCIAL BANK, BAY CITY.

Organized August 15, 1888.

C. R. HAWLEY, *President*; C. C. WHITNEY, *Vice President*; J. R. WATROUS, *Cashier*.

DIRECTORS.—C. R. Hawley, C. C. Whitney, B. Boutell, R. C. Bialy, J. C. Weadock, J. R. Watrous, G. H. Moulthrop, W. H. Sharp.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$523,507 00	\$578,301 47	\$577,356 88	\$634,983 46	\$593,153 77
Bonds, mortgages and securities..	208,186 33	206,926 33	191,451 33	189,781 33	195,131 33
Premiums paid on bonds.....					
Overdrafts.....	1,447 92	306 77	712 23	2,415 97	2,941 40
Banking house.....					
Furniture and fixtures.....	5,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	7,536 52	12,019 32	9,930 61	3,781 64	3,578 55
United States bonds.....					
Due from banks in reserve cities..	54,812 09	33,758 77	57,266 28	80,198 53	70,769 95
Exchanges for clearing house.....	3,579 50	1,127 27	1,360 77	1,194 53	2,182 51
U. S. and National bank currency..	33,360 00	80,380 00	39,144 00	33,732 00	38,187 00
Gold coin.....	8,067 50	15,060 00	8,367 50	4,957 50	9,070 00
Silver coin.....	5,265 84	9,834 95	3,670 15	3,054 60	7,099 10
Nickels and cents.....	159 60	306 26	300 72	326 05	589 20
Checks and cash items.....	1,094 51	2,040 10	242 90	1,247 72	785 10
Totals.....	\$852,016 81	\$944,061 24	\$893,803 37	\$959,673 33	\$927,487 91
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	60,000 00	60,000 00	60,000 00	60,000 00	80,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	10,953 76	12,612 88	18,569 70	23,255 70	4,009 33
Dividends unpaid.....					
Commercial deposits subject to check.....	284,566 22	390,993 24	311,882 92	378,476 49	323,224 86
Commercial certificates of deposit..	29,036 18	31,689 49	54,511 41	51,472 31	57,193 28
Due to banks and bankers.....					
Certified checks.....	438 02	38 02	3,638 02	838 52	1,438 02
Cashier's checks outstanding.....					
Savings deposits.....	327,022 63	342,727 61	345,201 32	345,630 31	361,622 42
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....	40,000 00				
Totals.....	\$852,016 81	\$944,061 24	\$893,803 37	\$959,673 33	\$927,487 91

STATE BANKS OF MICHIGAN.

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No. 96.

LUMBERMAN'S STATE BANK, BAY CITY.

Organized January 1, 1875.

Corporate existence extended December 28, 1904.

JOHN M. KELTON, *President*; HENRY H. NORRINGTON, *Vice President*; D. M. SHAVER, *Acting Cashier*.

DIRECTORS.—John M. Kelton, S. O. Fisher, H. H. Norrington, Andrew Weiss, Edwin M. Eddy.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$354,607 30	\$328,936 97	\$385,723 71	\$361,080 29	\$317,202 75
Bonds, mortgages and securities..	126,717 00	125,970 00	100,470 00	120,360 00	124,760 00
Premiums paid on bonds.....	400 00	930 00	907 00	900 00	350 00
Overdrafts.....	326 20				
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	4,768 85	4,768 85	4,768 85	4,528 85	4,486 27
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	114,779 27	12,249 49	21,079 75	28,866 99	51,155 02
Exchanges for clearing house.....					1,054 24
U. S. and National bank currency..	84,567 00	57,124 00	56,703 00	29,075 00	16,586 00
Gold coin.....	2,250 00	2,355 00	1,995 00	13,135 00	8,540 00
Silver coin.....	1,501 35	1,228 40	1,502 00	659 00	2,431 50
Nickels and cents.....	397 74	558 80	300 59	76 52	342 42
Checks and cash items.....	2,589 07	581 87	376 00	184 50	
Totals.....	\$705,963 78	\$547,703 38	\$586,885 90	\$570,866 15	\$539,908 20
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,115 96	541 74	501 03	1,723 35	1,975 49
Dividends unpaid.....					
Commercial deposits subject to check.....	343,972 89	182,907 06	199,580 72	190,825 25	154,627 05
Commercial certificates of deposit..	142,888 94	146,437 28	166,561 28	166,256 41	172,230 52
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	155,885 99	157,817 30	160,242 87	152,061 14	151,075 14
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$705,993 78	\$547,703 38	\$586,885 90	\$570,866 15	\$539,908 20

No. 17.

PEOPLE'S SAVINGS BANK, BAY CITY.

Organized December 27, 1888.

FRED MOHR, *President*; E. T. CARRINGTON, *Vice President*; T. R. SHAVER, *Cashier*.

DIRECTORS.—Fred Mohr, E. T. Carrington, Curtis E. Pierce, Thomas Walsh, T. R. Shaver.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$248,177 48	\$257,691 94	\$236,306 00	\$253,175 82	\$230,422 93
Bonds, mortgages and securities...	376,749 67	406,923 54	414,170 09	398,463 47	411,400 60
Premiums paid on bonds.....	6,668 42	9,073 33	8,520 29	8,732 04	8,881 04
Overdrafts.....	207 97	221 85	23 58	51 89	18 99
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	3,584 66	3,584 66	3,584 66	3,584 66	3,584 66
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	108 94	250 14	157 61	864 90	40 00
United States bonds.....					
Due from banks in reserve cities..	83,136 59	43,549 50	44,985 25	79,884 94	59,525 26
Exchanges for clearing house....	3,769 11	2,016 97	2,457 46	1,724 99	2,321 71
U. S. and National bank currency..	38,546 00	44,959 00	37,624 00	40,869 00	43,702 00
Gold coin.....	38,820 00	37,120 00	31,180 00	23,585 00	27,310 00
Silver coin.....	2,020 65	2,328 15	2,095 45	1,845 70	2,782 60
Nickels and cents.....	497 70	736 17	619 92	851 80	915 69
Checks and cash items.....					
Totals.....	\$830,287 19	\$836,455 23	\$809,724 31	\$841,134 21	\$818,905 48
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,700 78	1,388 20	3,697 19	7,067 65	3,268 47
Dividends unpaid.....					
Commercial deposits subject to check.....	177,243 58	177,146 55	135,065 15	165,948 68	147,425 30
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....		6,185 50	1,205 00		
Savings deposits.....	510,583 50	512,545 64	514,459 18	509,906 69	511,836 36
Savings certificates of deposit....	72,759 33	74,189 34	80,317 79	88,210 89	86,375 35
State monies on deposit.....			10,000 00	5,000 00	5,000 00
Notes and bills discounted.....					
Bills payable.....					
Totals.....	\$830,287 19	\$836,455 23	\$809,724 31	\$841,134 21	\$818,905 48

STATE BANKS OF MICHIGAN.

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No. 2.

BELDING SAVINGS BANK, BELDING.

Organized January 15, 1889.

H. J. LEONARD, *President*; A. N. BELDING, *Vice President*; W. S. LAMBERTSON, *Cashier*;
W. H. ANGELL, *Assistant Cashier*.

DIRECTORS.—H. J. Leonard, A. N. Belding, W. P. Hetherington, M. M. Belding, Jr., E. E. Chapple,
R. M. Wilson, Geo. W. Ellis, N. C. Spicer, E. C. Loyd.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$129,714 59	\$140,778 35	\$136,958 82	\$128,206 63	\$138,823 29
Bonds, mortgages and securities..	90,080 75	93,158 75	97,604 09	110,354 77	112,704 77
Premiums paid on bonds.....					
Overdrafts.....	851 60	357 92	527 02	101 74	2,220 32
Banking house.....	8,575 00	8,575 00	8,575 00	8,575 00	8,575 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....			801 30	1,169 75	2,668 18
United States bonds.....					
Due from banks in reserve cities..	48,868 35	32,467 58	40,456 98	54,969 96	44,356 70
Exchanges for clearing house.....					
U. S. and National bank currency..	5,273 00	7,519 00	5,054 00	8,796 00	5,842 00
Gold coin.....	9,656 00	10,681 00	10,641 00	10,681 00	11,086 00
Silver coin.....	1,118 80	2,007 45	1,288 10	2,189 25	1,076 85
Nickels and cents.....	78 03	28 60	76 61	158 56	272 53
Checks and cash items.....	739 68	561 85	490 70	1,241 80	1,141 21
Totals.....	\$296,955 80	\$298,135 50	\$304,475 62	\$328,444 46	\$330,766 85
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	6,445 41	6,068 64	7,589 03	7,961 76	2,969 25
Dividends unpaid.....					
Commercial deposits subject to check.....	54,395 19	55,261 14	51,988 29	67,520 72	76,806 80
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....	37 55	49 20	76 64	76 64	50 88
Cashier's checks outstanding.....					
Savings deposits.....	45,824 48	50,211 85	53,312 12	55,834 54	55,369 09
Savings certificates of deposit.....	150,253 17	146,644 67	151,509 54	157,050 80	150,550 83
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$296,955 80	\$298,135 50	\$304,475 62	\$328,444 46	\$330,766 85

No. 159.

PEOPLE'S SAVINGS BANK OF BELDING, BELDING.

Organized May 12, 1893.

E. R. SPENCER, *President*; FRANK R. CHASE, *Vice President*; W. L. CUSSEY, *Cashier*.

DIRECTORS.—E. R. Spencer, B. F. Hall, Frank R. Chase, Charles Eddy, W. H. Locke, George Hoppough, H. L. Page, F. L. Moon, W. L. Cussey, John Greenop, Jno. G. Hessler, Jno. D. Campbell.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$151,639 03	\$140,776 58	\$140,029 37	\$140,329 42	\$152,256 50
Bonds, mortgages and securities...	81,494 95	80,434 83	73,969 84	73,062 84	75,543 84
Premiums paid on bonds.....					
Overdrafts.....	989 80	2,064 09	1,823 77	1,548 16	1,350 34
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	3,242 00	3,242 00	3,242 00	3,242 00	3,551 40
Other real estate.....		1,200 00	5,712 50	5,712 50	5,712 50
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		1,382 57	4,111 03	253 53	
United States bonds.....					
Due from banks in reserve cities..	10,591 61	21,443 78	21,655 46	48,976 52	50,974 65
Exchanges for clearing house....	3,902 93	1,187 92	1,159 12	1,463 52	1,632 28
U. S. and National bank currency..	9,033 00	4,297 00	6,601 00	4,294 00	4,682 00
Gold coin.....	10,557 00	11,227 00	10,822 00	10,622 00	10,952 00
Silver coin.....	1,389 25	1,488 15	751 85	1,042 35	1,381 90
Nickels and cents.....	202 21	342 80	252 80	189 64	182 09
Checks and cash items.....	107 22	88 69	272 37	60 25	8 57
Totals.....	\$281,149 00	\$277,175 41	\$278,403 11	\$298,796 73	\$316,228 07
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,637 70	1,322 29	2,444 62	2,634 36	826 51
Dividends unpaid.....					
Commercial deposits subject to check.....	36,046 24	37,242 92	35,103 64	42,208 98	59,574 16
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	35,356 92	33,921 72	34,396 12	39,115 58	37,956 32
Savings certificates of deposit....	146,108 14	144,688 48	161,458 73	169,837 81	172,871 08
Notes and bills discounted.....					
Bills payable.....	15,000 00	15,000 00			
Totals.....	\$281,149 00	\$277,175 41	\$278,403 11	\$298,796 73	\$316,228 07

No. 347.

BELLAIRE STATE BANK, BELLAIRE.

Organized August 14, 1906.

F. W. BECHTOLD, *President*; WM. A. EVANS, *Vice President*; W. H. RICHARDS, *Cashier*.

DIRECTORS.—F. W. Bechtold, Wm. A. Evans, H. L. Richards, W. H. Richards, A. T. Slaght.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$47,073 31	\$48,790 60	\$51,948 01	\$62,470 22	\$62,414 93
Bonds, mortgages and securities..	27,020 29	27,684 86	27,683 93	27,946 23	28,604 33
Premiums paid on bonds.....	105 00	105 00	105 00	105 00	105 00
Overdrafts.....	157 47		74 32	163 99	15 45
Banking house.....	5,000 00	5,243 79	5,243 79	5,243 79	5,243 79
Furniture and fixtures.....	2,672 97	3,235 87	3,235 87	3,235 87	3,535 87
Other real estate.....		340 39	340 39	340 39	340 39
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities..	9,804 53	11,817 22	20,527 01	10,914 69	11,357 20
Exchanges for clearing house.....					
U. S. and National bank currency..	6,902 00	3,517 00	4,294 00	2,053 00	3,903 00
Gold coin.....	2,630 00	2,840 00	2,810 00	2,620 00	2,905 00
Silver coin.....	579 69	677 94	796 49	779 55	1,313 30
Nickels and cents.....					
Checks and cash items.....	331 26	224 15	283 88	720 84	400 55
Insurance account.....	432 26	298 06			
Totals.....	\$105,708 78	\$107,774 88	\$120,342 69	\$119,593 57	\$123,138 81
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,509 60	1,520 56	2,005 24	2,767 79	2,894 71
Dividends unpaid.....					
Commercial deposits subject to check.....	29,003 37	31,654 35	37,263 78	36,459 02	40,179 06
Commercial certificates of deposit..				29,648 86	27,570 62
Due to banks and bankers.....	1,031 30	364 70		784 45	884 17
Certified checks.....					
Cashier's checks outstanding.....				86 77	
Savings deposits.....	19,248 81	20,643 54	28,362 29	27,846 68	29,610 25
Savings certificates of deposit.....	31,915 70	31,591 73	30,111 38		
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$105,708 78	\$107,774 88	\$120,342 69	\$119,593 57	\$123,138 81

STATE BANKING DEPARTMENT.

No. 219.

BENTON HARBOR STATE BANK, BENTON HARBOR.

Organized December 20, 1899.

H. D. POOLE, *President*; G. M. VALENTINE, *Vice President*; M. P. RESCH, *Cashier*;
B. F. WELLS, *Assistant Cashier*.

DIRECTORS.—I. W. Conkey, H. D. Poole, G. M. Valentine, S. L. VanCamp, M. B. Wells, C. A. Conkey,
M. P. Resch, D. B. Sutherland, Wm. Wallace.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$289,551 50	\$295,421 27	\$313,520 75	\$332,069 40	\$312,612 79
Bonds, mortgages and securities...	90,526 25	99,751 65	105,306 65	104,301 65	101,301 65
Premiums paid on bonds.....					
Overdrafts.....	2,995 90	301 19	1,749 93	1,204 64	884 04
Banking house.....					
Furniture and fixtures.....					
Other real estate.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Due from other banks and bankers (not reserve cities).....	298 61			755 99	254 57
Items in transit.....					12 00
United States bonds.....					
Due from banks in reserve cities..	93,082 54	67,412 32	63,375 80	37,853 01	83,438 73
Exchanges for clearing house....	1,394 76	4,235 33	6,006 90	2,267 32	3,300 47
U. S. and National bank currency..	20,858 00	18,347 00	21,939 00	19,240 00	23,089 00
Gold coin.....	9,725 00	13,612 50	6,840 00	7,775 00	9,620 00
Silver coin.....	5,228 00	2,662 60	3,359 30	1,990 90	3,136 35
Nickels and cents.....	609 86	477 85	1,044 96	217 03	363 32
Checks and cash items.....	888 42	2,327 48	2,048 98	176 30	916 28
Totals.....	\$520,658 84	\$510,549 19	\$531,192 27	\$513,851 24	\$544,989 80
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	12,000 00	15,000 00	15,000 00	15,000 00	16,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	18,457 08	12,797 68	15,533 76	17,846 37	1,402 95
Dividends unpaid.....		100 00			
Commercial deposits subject to check.....	187,086 08	173,835 81	187,868 00	167,625 23	175,761 17
Commercial certificates of deposit..	773 59	473 59	473 59	473 59	473 59
Due to banks and bankers.....		2,256 76	421 52		664 74
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	83,869 28	79,221 75	83,105 87	86,301 85	92,416 77
Savings certificates of deposit....	168,472 81	176,863 60	178,788 93	176,004 20	174,810 58
Increase of capital.....					23,460 00
Notes and bills discounted.....					
Bills payable.....					
Totals.....	\$520,658 84	\$510,549 19	\$531,192 27	\$513,851 24	\$544,989 80

STATE BANKS OF MICHIGAN.

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No. 76.

FARMERS' AND MERCHANTS' BANK, BENTON HARBOR.

Organized February 20, 1888.

JOHN ROBINSON, *President*; R. M. JONES, *Vice President*; CHAS. FOSTER, *Cashier*;
JAMES M. ROSE, *Assistant Cashier*.

DIRECTORS.—John Robinson, R. M. Jones, W. P. Robbins, O. B. Hipp, Edward Brant, R. H. Sherwood,
William Stewart, A. J. Kidd, Charles Foster, T. L. Wilkinson, G. B. Gehlert.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$549,380 11	\$522,572 66	\$531,214 80	\$552,694 68	\$521,795 82
Bonds, mortgages and securities..	172,553 85	172,018 85	167,696 85	169,603 85	170,608 85
Premiums paid on bonds.....	600 00	600 00	600 00	600 00	600 00
Overdrafts.....	795 25	278 33	575 98	540 67	382 77
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	4,969 04	471 81	1,723 78	3,306 07	3,443 08
Items in transit.....					
United States bonds.....	3,200 00	3,200 00	3,200 00	3,200 00	3,200 00
Due from banks in reserve cities..	313,671 96	247,335 28	224,917 34	198,451 09	421,245 14
Exchanges for clearing house....	1,039 59	1,313 21	14,206 55	1,267 74	2,736 06
U. S. and National bank currency..	60,512 00	44,411 00	53,911 00	53,090 00	47,765 00
Gold coin.....	30,400 00	30,795 00	25,170 00	29,790 00	29,605 00
Silver coin.....	11,337 80	11,620 05	11,484 05	7,881 45	10,898 55
Nickels and cents.....	1,369 75	1,393 85	1,539 75	1,050 80	1,079 91
Checks and cash items.....	1,658 59	1,876 10	1,400 39	129 79	5,026 10
Totals.....	\$1,165,487 94	\$1,051,886 14	\$1,051,640 49	\$1,033,611 12	\$1,232,386 28
Liabilities.					
Capital stock paid in.....	\$125,000 00	\$125,000 00	\$125,000 00	\$125,000 00	\$125,000 00
Surplus fund.....	62,500 00	62,500 00	62,500 00	62,500 00	62,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	26,289 27	17,069 63	22,038 30	13,573 90	15,467 74
Dividends unpaid.....					
Commercial deposits subject to check.....	344,499 54	275,080 67	284,685 45	290,953 39	418,614 18
Commercial certificates of deposit..	29,349 06	28,013 08	25,766 51	28,250 28	33,579 73
Due to banks and bankers.....	123,467 29	97,255 57	103,776 53	101,533 84	131,506 12
Certified checks.....				1,150 00	
Cashier's checks outstanding.....	995 18	510 10	21 00	837 63	27 00
Savings deposits.....	198,053 54	187,534 18	195,856 62	197,295 26	201,320 50
Savings certificates of deposit.....	255,333 46	258,302 31	221,996 08	207,516 82	239,371 01
State monies on deposit.....			10,000 00	5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,165,487 94	\$1,051,886 14	\$1,051,640 49	\$1,033,611 12	\$1,232,386 28

STATE BANKING DEPARTMENT.

No. 388.

THE STATE SAVINGS BANK OF BENTON HARBOR, BENTON HARBOR.

Organized October 15, 1907.

JOHN E. BARNES, *President*; HUMPHREY S. GRAY, *Vice President*; WILLIAM E. MARSH, *Cashier*.

DIRECTORS.—John E. Barnes, Humphrey S. Gray, Josiah S. Caldwell, Geo. R. Dater, John J. Kinney, J. N. Klock, W. A. Preston, Peter Tonnelier, L. L. Filstrup, Dudley E. Waters, William E. Marsh, James J. Jahway, Wm. E. Sheffield.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$104,795 29	\$127,451 07	\$146,873 41	\$148,488 74	\$153,275 23
Bonds, mortgages and securities...	8,790 00	12,600 52	15,111 77	19,701 77	19,084 27
Premiums paid on bonds.....				212 30	212 30
Overdrafts.....	1 97	26 79	68 42	549 19	117 38
Banking house.....					
Furniture and fixtures.....	6,576 53	6,576 53	6,748 12	6,748 12	6,748 12
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,612 28	914 96	2,179 65	778 36	1,283 65
Items in transit.....		5 00		45 00	45 00
United States bonds.....					
Due from banks in reserve cities..	19,736 38	17,765 39	21,659 21	18,123 12	11,548 12
Exchanges for clearing house...	1,147 18	951 28	2,427 52	499 20	2,171 64
U. S. and National bank currency..	5,872 00	5,878 00	10,846 00	8,640 00	9,419 00
Gold coin.....	1,150 00	1,445 00	1,342 50	1,845 00	1,320 00
Silver coin.....	1,375 20	1,639 45	1,928 00	1,455 20	1,382 25
Nickels and cents.....	195 47	374 08	394 43	390 56	375 47
Checks and cash items.....	372 26	471 62	312 72	432 71	656 36
Totals.....	\$151,624 56	\$176,099 64	\$209,889 75	\$207,899 27	\$210,638 78
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..	1,195 61	528 76	1,480 86	817 06	1,617 36
Dividends unpaid.....					
Commercial deposits subject to check.....	73,261 53	74,001 16	89,321 95	66,033 95	81,473 90
Commercial certificates of deposit..					
Due to banks and bankers.....		19,905 19	22,518 10	29,522 96	22,401 94
Certified checks.....				100 00	
Cashier's checks outstanding.....					
Savings deposits.....	13,387 34	17,369 98	18,527 65	21,312 31	22,622 50
Savings certificates of deposit....	13,780 08	14,294 55	28,041 19	40,112 99	32,523 08
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$151,624 56	\$176,099 64	\$209,889 75	\$207,899 27	\$210,638 78

No. 416.

THE BERRIEN SPRINGS STATE BANK, BERRIEN SPRINGS.

Organized October 21, 1908.

WM. H. SYLVESTER, *President*; IRA R. STEMM, E. F. GARLAND, *Vice Presidents*; C. M. NILES, *Cashier*.

DIRECTORS.—Wm. H. Sylvester, Ira R. Stemm, James D. Boone, George R. Dater, Wm. E. Marsh, E. F. Garland, H. S. Gray, Jno. E. Barnes, J. N. Klock, J. F. Carter, C. M. Niles.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....		\$34,484 07	\$43,496 95	\$40,728 88	\$52,654 24
Bonds, mortgages and securities.....		34,956 50	37,610 50	40,125 50	42,545 50
Premiums paid on bonds.....					
Overdrafts.....		2,091 60	995 15	996 24	2,157 35
Expenses, interest and taxes paid.....		322 45			
Banking house.....		4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....		1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....		28,503 04	28,986 22	35,898 80	32,509 99
Exchanges for clearing house.....					
U. S. and National bank currency.....		4,686 00	3,626 00	4,980 00	5,995 00
Gold coin.....		1,527 50	1,510 50	1,152 50	1,410 00
Silver coin.....		316 00	471 40	650 90	424 55
Nickels and cents.....		136 05	58 28	89 59	65 16
Checks and cash items.....		258 42	571 46	509 49	467 36
Totals.....		\$113,282 23	\$123,326 46	\$131,121 90	\$144,229 15
Liabilities.					
Capital stock paid in.....		\$10,500 00	\$15,000 00	\$19,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....			95 44	448 19	695 96
Dividends unpaid.....					
Commercial deposits subject to check.....		33,529 78	32,215 74	30,806 11	46,328 75
Commercial certificates of deposit.....					
Due to banks and bankers.....			198 59	598 94	17 03
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....		375 93	5,703 41	5,963 39	7,017 90
Savings certificates of deposit.....		68,870 52	70,113 28	68,245 27	70,169 51
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....		\$113,282 23	\$123,326 46	\$131,121 90	\$144,229 15

STATE BANKING DEPARTMENT.

No. 259.

BIG RAPIDS SAVINGS BANK, BIG RAPIDS.

Organized May 1, 1902.

W. N. FERRIS, *President*; C. D. CARPENTER, *Vice President*; LeROY WILL, *Cashier*.

DIRECTORS.—W. N. Ferris, C. D. Carpenter, T. H. Coughlin, E. C. Newcombe, S. J. Throp, J. J. Henderson, A. K. Hanchett, A. Broomfield, J. K. Brower, A. B. Knapp.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept 1, '09.
Loans and discounts.....	\$128,943 21	\$142,205 80	\$149,711 85	\$142,243 29	\$145,940 15
Bonds, mortgages and securities..	78,212 18	79,237 18	92,302 53	103,251 53	114,513 60
Premiums paid on bonds.....			488 00	488 00	830 90
Overdrafts.....	2 46	• 6 91	100 99	38	101 54
Banking house.....					
Furniture and fixtures.....	2,080 94	2,080 94	2,080 94	2,080 94	2,080 94
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,248 00	2,952 70	2,444 40	1,242 57	
United States bonds.....					
Due from banks in reserve cities..	40,626 06	63,399 02	51,523 51	51,724 40	23,628 26
Exchanges for clearing house.....					
U. S. and National bank currency..	14,859 00	12,761 00	14,385 00	17,075 00	14,317 00
Gold coin.....	2,850 00	3,242 50	5,547 50	3,890 00	2,645 00
Silver coin.....	1,554 10	1,383 00	2,432 85	1,672 40	1,225 70
Nickels and cents.....	85 86	140 69	111 05	111 68	104 74
Checks and cash items.....	1,016 50	549 19	2,950 60	2,436 45	1,073 28
Totals.....	\$271,478 91	\$307,958 93	\$324,082 22	\$326,216 64	\$306,461 31
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	4,500 00	5,000 00	5,000 00	5,000 00	5,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,725 46	5,454 55	5,167 85	6,237 09	5,587 93
Dividends unpaid.....					
Commercial deposits subject to check.....	45,836 25	68,920 44	70,198 45	69,749 22	50,539 40
Commercial certificates of deposit.					3,758 92
Due to banks and bankers.....					
Certified checks.....				25 00	
Cashier's checks outstanding.....	3 12		27 82	7 57	4 97
Savings deposits.....	156,742 61	163,989 71	168,902 53	169,048 68	161,338 69
Savings certificates of deposit.....	34,671 47	39,594 23	49,785 57	51,149 08	45,731 40
Notes and bills rediscounted.....					9,000 00
Bills payable.....					
Totals.....	\$271,478 91	\$307,958 93	\$324,082 22	\$326,216 64	\$306,461 31

STATE BANKS OF MICHIGAN.

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No. 248.

CITIZENS' STATE BANK, BIG RAPIDS.

Organized September 28, 1901.

E. W. HUDNUTT, *President*; GEO. A. WRIGHT, *Vice President*; D. C. MORRILL, *Cashier*;
F. A. ASHLEY, *Assistant Cashier*.

DIRECTORS.—E. W. Hudnutt, Wm. Hugh, Sr., G. F. Fairman, Jos. Barton, G. A. Wright, W. T. Dodge,
D. C. Morrill, W. E. Baillie, F. E. Hood, C. W. Doe, L. F. Bertran.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$248,530 52	\$241,999 52	\$268,589 65	\$286,712 10	\$282,957 98
Bonds, mortgages and securities...	107,438 07	123,557 32	143,527 32	149,942 16	148,567 16
Premiums paid on bonds.....					
Overdrafts.....	441 50	500 85	88 21	51 03	76 51
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	6,231 61	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	865 18	427 29	73 82	44 70	
Items in transit.....	2,000 99	1,472 73	815 32	1,979 90	888 41
United States bonds.....					
Due from banks in reserve cities..	82,446 61	73,649 97	69,515 07	44,245 14	51,210 81
Exchanges for clearing house.....					
U. S. and National bank currency..	19,992 00	20,506 00	12,005 00	16,396 00	10,041 50
Gold coin.....	5,730 00	8,737 50	6,370 00	5,830 00	7,715 00
Silver coin.....	4,150 20	6,914 25	7,096 10	7,537 45	4,597 35
Nickels and cents.....	225 92	410 91	170 83	88 14	242 37
Checks and cash items.....	1,717 89	1,342 40	1,408 00	1,913 55	1,730 71
Totals.....	\$489,770 49	\$495,518 74	\$525,659 32	\$530,740 17	\$524,027 80
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,000 00	7,500 00	7,500 00	7,500 00	8,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	13,828 88	11,521 69	13,527 26	14,174 76	12,043 68
Dividends unpaid.....	28 00				172 00
Commercial deposits subject to check.....	143,084 37	142,268 00	149,618 06	141,901 31	137,986 89
Commercial certificates of deposit..	2,717 06	1,524 88	19,768 12	28,393 17	53,709 67
Due to banks and bankers.....	228 79	183 25	2,564 09	1,423 48	1,637 36
Certified checks.....	16 00	16 00	16 00	352 61	16 00
Cashier's checks outstanding.....	8 99	9 37	27 54	22 14	2 44
Savings deposits.....	97,556 58	106,692 74	116,245 04	125,148 81	122,828 62
Savings certificates of deposit....	175,301 82	175,802 81	166,392 61	161,823 89	137,631 14
Notes and bills discounted.....					
Bills payable.....					
Totals.....	\$489,770 49	\$495,518 74	\$525,659 32	\$530,740 17	\$524,027 80

No. 411.

THE FIRST STATE SAVINGS BANK OF BIRMINGHAM, BIRMINGHAM.

Organized September 15, 1908.

FRANK FORD, *President*; FRANK HAGERMAN, *Vice President*; THOMAS H. COBB, *Cashier*.

DIRECTORS.—Frank Ford, Frank Hagerman, Thomas H. Cobb, Frank Schlaack, Will W. Masters, Theron B. Smith, W. B. Harris.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '08.	Report of Sept. 1, '09.
Loans and discounts.....	\$15,551 06	\$31,572 78	\$51,736 31	\$63,220 16	\$76,708 63
Bonds, mortgages and securities..	5,400 00	17,575 62	23,750 62	25,690 62	27,715 62
Premiums paid on bonds.....					
Overdrafts.....		55			
Expenses, interest and taxes paid.	53 59	256 60	374 21		166 42
Banking house.....					
Furniture and fixtures.....	2,728 26	3,475 56	3,500 56	3,500 56	3,500 56
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	22 41				
United States bonds.....					
Due from banks in reserve cities..	10,751 49	5,097 77	12,146 33	11,030 92	9,719 81
Exchanges for clearing house.....					
U. S. and National bank currency.	3,063 00	3,296 00	3,710 00	4,420 00	8,076 00
Gold coin.....	590 00	72 50	880 00	400 00	517 50
Silver coin.....	120 25	598 02	446 00	490 70	589 00
Nickels and cents.....	14 71	14 50	11 59	175 00	84 24
Checks and cash items.....	3,040 33	689 95	397 22	198 83	583 18
Totals.....	\$41,335 10	\$62,649 85	\$96,952 84	\$109,126 79	\$127,660 96
Liabilities.					
Capital stock paid in.....	\$14,623 53	\$16,198 53	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..				95 38	
Dividends unpaid.....					
Commercial deposits subject to check.....	6,788 07	11,164 71	10,366 88	11,245 81	14,102 31
Commercial certificates of deposit.	9,687 47	21,695 40	38,252 47	42,927 54	48,421 85
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	10,236 03	13,591 15	28,333 49	34,858 06	45,136 80
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$41,335 10	\$62,649 85	\$96,952 84	\$109,126 79	\$127,660 96

No. 163.

THE BLISSFIELD STATE BANK, BLISSFIELD.

Organized May 31, 1893.

A. D. ELLIS, *President*; WILLIAM ROTHFUSS, *Vice President*; L. H. ROTHFUSS, *Cashier*.

DIRECTORS.—A. D. Ellis, A. D. Gilmore, Geo. F. Ford, H. B. Hathaway, Wm. Rothfuss, Geo. W. Davenport.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$114,626 48	\$109,139 55	\$103,228 13	\$88,391 18	\$107,974 46
Bonds, mortgages and securities...	98,286 78	97,965 00	112,050 00	111,060 00	113,585 00
Premiums paid on bonds.....					
Overdrafts.....	52 61	8 61	391 50	140 19	1,246 06
Banking house.....	5,432 05	5,432 65	5,432 65	5,432 65	5,432 65
Furniture and fixtures.....	2,317 35	2,317 35	2,317 35	2,317 35	2,317 35
Other real estate.....	2,575 00	2,575 00	2,575 00	2,575 00	2,575 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	51,566 01	27,786 99	24,545 96	51,354 38	27,730 29
Exchanges for clearing house....					
U. S. and National bank currency..	6,025 00	6,733 00	5,931 00	6,974 00	7,252 00
Gold coin.....	5,125 00	5,250 00	5,825 00	5,050 00	5,000 00
Silver coin.....	482 25	645 00	690 00	705 50	814 95
Nickels and cents.....	24 58	49 66	44 47	28 80	42 21
Checks and cash items.....	248 89	31 44	17 14	261 75	136 92
Totals.....	\$286,762 60	\$257,934 25	\$263,048 20	\$274,290 80	\$274,107 49
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..	5,978 02	1,496 03	4,979 54	4,206 39	5,012 06
Dividends unpaid.....					
Commercial deposits subject to check.....	46,092 16	40,055 73	33,968 51	36,728 74	36,895 50
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	159,914 50	152,119 51	156,955 03	167,371 58	167,224 85
Savings certificates of deposit....	49,777 92	44,262 88	47,145 12	45,984 09	44,974 08
Guarantee fund.....	5,000 00				
Notes and bills discounted.....					
Bills payable.....					
Totals.....	\$286,762 60	\$257,934 25	\$263,048 20	\$274,290 80	\$274,107 49

No. 221.

THE JIPSON-CARTER STATE BANK, BLISSFIELD.

Organized March 1, 1900.

W. C. JIPSON, *President*; C. E. HOWLAND, J. J. WALPER, *Vice Presidents*; CHAS. L. KING, *Cashier*;
J. G. BAUER, *Assistant Cashier*.

DIRECTORS.—W. C. Jipson, C. E. Howland, J. C. Holt, H. E. Morrow, J. J. Walper, R. M. Eccles,
C. L. King, J. G. Bauer, W. H. Burns.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$136,764 97	\$131,024 84	\$126,180 15	\$98,400 77	\$120,518 96
Bonds, mortgages and securities..	263,519 67	289,051 17	318,949 85	355,806 42	356,009 29
Premiums paid on bonds.....	248 63	1,063 32	514 81	419 42	286 17
Overdrafts.....	484 79	135 72	838 38	294 46	104 09
Banking house.....	5,716 31	5,716 31	5,716 31	5,716 31	5,716 31
Furniture and fixtures.....	4,151 39	4,188 14	4,213 14	4,213 14	4,213 14
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....			500 00	1,060 00	1,661 50
United States bonds.....					
Due from banks in reserve cities..	101,080 16	100,121 85	67,390 99	84,826 70	64,522 89
Exchanges for clearing house.....					
U. S. and National bank currency..	12,129 00	11,574 00	11,460 00	16,045 00	16,350 00
Gold coin.....	12,500 00	12,565 00	14,130 00	8,980 00	9,535 00
Silver coin.....	1,460 00	1,081 00	1,648 00	1,630 00	881 00
Nickels and cents.....	115 54	190 09	92 72	95 35	67 38
Checks and cash items.....	397 63	75 01	238 60	279 39	786 80
Totals.....	\$538,568 09	\$556,786 45	\$551,872 95	\$577,766 96	\$580,652 53
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	15,000 00	15,000 00	
Undivided profits, less current ex- penses, interest and taxes paid..	14,718 83	12,226 50	2,653 42	2,262 13	2,490 24
Dividends unpaid.....			150 00		
Commercial deposits subject to check.....	99,935 52	92,705 86	64,499 09	58,575 70	52,053 50
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	273,384 90	267,935 15	280,891 23	299,641 31	301,196 54
Savings certificates of deposit.....	145,528 84	148,918 94	161,679 21	175,287 82	174,912 25
Reserved for taxes and interest.....			2,000 00	2,000 00	
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$538,568 09	\$556,786 45	\$551,872 95	\$577,766 96	\$580,652 53

STATE BANKS OF MICHIGAN.

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No. 436.

THE FARMERS' STATE BANK OF BRECKENRIDGE, BRECKENRIDGE.

Organized April 21, 1909.

ALEX. CHISHOLM, *President*; W. H. ZIMMERMAN, B. L. HODGE, *Vice Presidents*; W. L. WEBSTER, *Cashier*.DIRECTORS.—Alex. Chisholm, W. H. Zimmerman, B. L. Hodge, A. L. Giles, J. L. Smith, E. Arnold.
Robert Donnan.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....					\$8,931 70
Bonds, mortgages and securities..					8,489 67
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					3,656 07
Furniture and fixtures.....					2,505 99
Expenses, interest and taxes paid..					422 26
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					66 60
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					2,486 86
Exchanges for clearing house.....					
U. S. and National bank currency..					1,551 00
Gold coin.....					1,000 00
Silver coin.....					564 40
Nickels and cents.....					56 32
Checks and cash items.....					96 35
Totals.....					\$29,827 22
Liabilities.					
Capital stock paid in.....					\$17,558 67
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..					
Dividends unpaid.....					
Commercial deposits subject to check.....					3,614 48
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					1,490 23
Savings certificates of deposit.....					7,164 84
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					\$29,827 22

No. 187.

FIRST STATE SAVINGS BANK OF BRECKENRIDGE, BRECKINRIDGE.

Organized April 7, 1896.

JAMES B. CRAWFORD, *President*; W. O. WATSON, ADAM JOHNSTONE, *Vice Presidents*; ALF. F. CRAWFORD, *Cashier*; ALVA BONESTELL, *Assistant Cashier*.

DIRECTORS.—James B. Crawford, W. O. Watson, L. Waggoner, Adam Johnstone, John Mitchell, Jr., James P. Gibbs, Alf. F. Crawford, Thos. Crawford, Mrs. C. Peterman.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$61,968 67	\$68,572 46	\$68,584 98	\$75,219 99	\$85,157 80
Bonds, mortgages and securities...	42,109 43	40,809 43	45,053 43	45,003 43	34,703 43
Premiums paid on bonds.....					
Overdrafts.....	1,806 52	1,271 87	438 12	383 62	611 47
Banking house.....	1,219 40	1,219 40	1,219 40	1,219 40	1,219 40
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
Due from other banks and bankers (not reserve cities).....	10,693 50	11,171 52	15,273 75	14,468 16	5,116 46
Items in transit.....	973 44	128 44	406 50	683 53	128 33
United States bonds.....					
Due from banks in reserve cities..	20,575 70	9,827 39	5,575 31	10,270 13	8,032 11
Exchanges for clearing house.....					
U. S. and National bank currency..	7,711 00	3,675 00	5,670 00	5,310 00	3,381 00
Gold coin.....	4,180 00	4,380 00	4,575 00	4,685 00	4,795 00
Silver coin.....	1,707 15	912 15	2,071 00	1,925 75	782 35
Nickels and cents.....	147 32	182 19	214 33	127 46	151 93
Checks and cash items.....	8 07	413 50	153 33	157 89	269 57
Totals.....	\$155,800 20	\$145,263 35	\$151,995 15	\$162,356 36	\$147,048 85
Liabilities.					
Capital stock paid in.....	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00
Surplus fund.....	16,000 00	16,000 00	16,000 00	16,000 00	16,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,767 91	674 70	1,344 76	1,167 67	606 38
Dividends unpaid.....					
Commercial deposits subject to check.....	34,448 98	33,265 02	32,592 30	32,561 56	17,370 01
Commercial certificates of deposit..	51 58	51 58	30 58	30 58	36 58
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....				1,333 50	4,390 98
Savings certificates of deposit....	82,531 73	79,272 05	80,021 51	95,257 05	87,644 90
Notes and bills discounted.....					
Bills payable.....	5,000 00				5,000 00
Totals.....	\$155,800 20	\$145,263 35	\$151,995 15	\$162,356 36	\$147,048 85

No. 409.

THE FIRST STATE SAVINGS BANK, BRONSON.

Organized May 1, 1908.

RICHARD COWARD, *President*; J. E. WATSON, *Vice President*; B. P. TAGGART, *Cashier*.

DIRECTORS.—C. J. Holmes, Richard Coward, Joseph E. Watson, Wells Knapp, J. F. Werner, C. G. Babcock, Wm. B. Bushnell, Ernest W. Werner, P. H. Gunsaulius.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$53,170 40	\$68,212 74	\$71,911 18	\$72,200 61	\$91,415 86
Bonds, mortgages and securities..	35,293 33	61,832 99	66,697 11	75,623 00	81,296 00
Premiums paid on bonds.....					
Overdrafts.....	634 79	274 28	529 24	113 39	94 94
Banking house.....	7,068 86	7,400 36	7,400 36	7,400 36	7,400 36
Furniture and fixtures.....	1,575 23	1,663 48	1,743 98	1,743 98	1,743 98
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					15,000 00
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	40,222 12	44,375 23	43,208 16	38,044 40	20,207 97
Exchanges for clearing house.....					
U. S. and National bank currency..	3,495 00	5,079 00	2,177 00	7,559 00	4,422 00
Gold coin.....	2,910 00	3,405 00	2,817 50	2,930 00	3,120 00
Silver coin.....	721 15	424 85	279 95	269 15	384 80
Nickels and cents.....	18 48	49 54	34 90	93 03	44 64
Checks and cash items.....	379 00	479 70	36 62	757 82	843 54
Bills receivable.....	189 91	381 03	536 36		
Expenses, interest and taxes paid..	6 95				
Totals.....	\$145,685 22	\$193,578 20	\$197,372 36	\$206,734 74	\$225,975 79
Liabilities.					
Capital stock paid in.....	\$49,930 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....					300 00
Undivided profits, less current ex- penses, interest and taxes paid..		1,215 48	1,418 15	2,030 76	1,041 04
Dividends unpaid.....					
Commercial deposits subject to check.....	25,371 07	47,482 83	37,244 51	31,262 31	33,970 77
Commercial certificates of deposit..	32,859 65	17,780 48	3,826 10		
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					69 00
Savings deposits.....	1,721 12	5,282 87	7,938 37	10,283 52	11,442 02
Savings certificates of deposit.....	35,833 38	71,816 54	91,945 23	110,658 15	126,652 96
State monies on deposit.....			5,000 00	2,500 00	2,500 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$145,685 22	\$193,578 20	\$197,372 36	\$206,734 74	\$225,975 79

No. 312.

THE CULVER STATE BANK, BROOKLYN.

Organized May 16, 1905.

W. S. CULVER, *President*; W. F. PARKER, *Vice President*; A. E. SHEKELL, *Cashier*.

DIRECTORS.—W. S. Culver, W. F. Parker, James H. Loomis, Jerry W. Pierce, J. G. Palmer, Allen W. Dunn, Francis M. Richardson, Frank H. Brown, W. J. Neely.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$80,007 91	\$78,461 80	\$78,431 90	\$78,312 81	\$77,901 00
Bonds, mortgages and securities...	64,101 77	60,091 77	73,376 77	74,016 77	73,435 00
Premiums paid on bonds.....					
Overdrafts.....	2,235 15	744 47	438 89	616 67	73 96
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	1,482 00	1,482 00	1,482 00	1,482 00	1,482 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	16,875 08	13,619 44	15,591 25	13,697 93	12,573 71
Exchanges for clearing house....	271 27	624 88	902 79	87 47	150 10
U. S. and National bank currency..	3,478 00	3,283 00	3,224 00	3,263 00	1,893 00
Gold coin.....	6,610 00	7,467 50	7,047 50	7,160 00	7,619 20
Silver coin.....	51 00	211 80	79 50	94 55	155 45
Nickels and cents.....	37 15	68 76	59 45	20 63	36 35
Checks and cash items.....	875 27	109 30	597 52	78 50	882 99
Totals.....	\$183,024 60	\$180,164 72	\$188,231 57	\$185,930 33	\$183,202 76
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,377 95	3,739 91	4,815 13	4,876 28	1,043 00
Dividends unpaid.....		40 00			60 00
Commercial deposits subject to check.....	28,314 96	28,170 26	34,768 58	32,770 63	29,113 96
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	21,474 80	24,221 41	29,593 60	28,656 61	30,779 09
Savings certificates of deposit....	98,856 89	92,993 14	88,054 26	88,626 91	87,206 71
Notes and bills discounted.....					
Bills payable.....					
Totals.....	\$183,024 60	\$180,164 72	\$188,231 57	\$185,930 33	\$183,202 76

No. 310.

THE FARMERS' STATE BANK OF BROOKLYN, BROOKLYN.

Organized April 22, 1905.

E. J. ENNIS, *President*; H. A. LADD, *Vice President*; E. F. HORNING, *Cashier*.

DIRECTORS.—E. J. Ennis, H. A. Ladd, T. B. Halladay, James Loomis, C. L. Vaughan, Chas. Atkinson, J. M. Horning, E. N. Palmer, D. J. Boyce.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 23, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$69,217 53	\$65,666 54	\$67,255 57	\$65,719 61	\$65,217 07
Bonds, mortgages and securities..	53,270 00	61,040 00	65,866 00	65,406 00	65,831 00
Premiums paid on bonds.....					
Overdrafts.....	91 60	70 64	259 60	178 97	420 85
Banking house.....					
Furniture and fixtures.....	1,913 00	1,913 00	1,913 00	1,913 00	1,913 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	14,450 83	14,727 85	18,934 45	20,321 92	20,387 76
Exchanges for clearing house.....	362 05	346 40	65 89	915 92	36 16
U. S. and National bank currency..	2,773 00	3,624 00	3,485 00	4,628 00	3,218 00
Gold coin.....	2,475 00	1,895 00	2,080 00	2,960 00	3,130 00
Silver coin.....	543 35	1,273 75	718 60	598 70	1,512 75
Nickels and cents.....	54 44	103 19	67 50	130 22	115 95
Checks and cash items.....					
Totals.....	\$145,150 80	\$150,660 37	\$161,245 61	\$162,772 34	\$161,782 58
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,033 68	1,044 84	1,902 24	1,608 13	2,517 15
Dividends unpaid.....		30 00			
Commercial deposits subject to check.....	13,772 39	13,173 60	13,687 43	12,238 49	11,299 47
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	59,876 58	67,652 98	71,230 25	72,814 36	72,474 76
Savings certificates of deposit.....	42,468 15	41,758 95	47,425 69	49,111 36	48,491 20
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$145,150 80	\$150,660 37	\$161,245 61	\$162,772 34	\$161,782 58

No. 216.

BROWN CITY SAVINGS BANK, BROWN CITY.

Organized June 9, 1899.

JAMES L. BENEDICT, *President*; JOHN E. CAMPBELL, *Vice President*; CHARLES NOBLE, *Cashier*.DIRECTORS.—A. E. Sleeper, J. L. Benedict, Charles Noble, Hugh McNair, Dan C. Merrill, J. P. Nigge-
man, Jr., J. E. Campbell.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$116,061 14	\$121,359 29	\$125,917 17	\$130,007 92	\$135,790 98
Bonds, mortgages and securities..	17,680 50	17,130 50	18,745 50	19,345 50	20,954 50
Premiums paid on bonds.....					
Overdrafts.....	549 83	400 84	113 20	179 00	255 53
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	3,700 00	3,700 00	3,700 00	3,700 00	3,700 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,375 00	390 00	401 15	710 00	1,003 35
United States bonds.....					
Due from banks in reserve cities..	16,855 31	11,566 81	16,879 56	19,702 65	13,962 64
Exchanges for clearing house.....	213 00	114 98	427 85	633 05	672 61
U. S. and National bank currency..	10,038 00	7,360 00	5,731 00	7,700 00	8,341 00
Gold coin.....	3,525 00	3,865 00	2,075 00	2,055 00	2,285 00
Silver coin.....	1,006 25	898 70	769 60	741 90	307 95
Nickels and cents.....	261 70	312 38	361 30	349 61	296 83
Checks and cash items.....	19 23		54 14	25 72	
Totals.....	\$175,484 96	\$171,298 30	\$179,375 47	\$189,350 35	\$191,770 39
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	6,193 27	2,860 93	3,436 25	3,361 06	3,740 54
Dividends unpaid.....					
Commercial deposits subject to check.....	20,566 00	17,568 82	20,648 65	29,180 45	28,680 22
Commercial certificates of deposit..	76,047 34	77,649 92	82,225 67	83,132 67	86,645 51
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....	806 04	513 78	2,198 49	743 25	432 94
Savings deposits.....	41,812 31	37,704 85	35,866 41	37,932 92	39,271 18
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....		5,000 00	5,000 00	5,000 00	5,000 00
Totals.....	\$175,484 96	\$171,298 30	\$179,375 47	\$189,350 35	\$191,770 39

No. 253.

CITIZENS' STATE SAVINGS BANK, BROWN CITY.

Organized January 8, 1902.

JOHN J. KEARNS, *President*; L. H. HOWSE, *Vice President*; DUNCAN A. McKEITH, *Cashier*;
HUGH McLEOD, *Assistant Cashier*.

DIRECTORS.—John J. Kearns, Hugh McPhee, L. H. Howse, J. W. Weed, Daniel Webster, Harvey Tappan, D. A. McKeith, Hugh McLeod.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$132,737 26	\$145,530 68	\$142,938 11	\$148,444 34	\$150,209 30
Bonds, mortgages and securities..	61,025 05	64,300 05	58,111 20	57,461 20	58,904 20
Premiums paid on bonds..					
Overdrafts..	296 59		330 49	245 83	59 72
Banking house..	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures..	1,850 00	1,850 00	1,850 00	1,850 00	1,850 00
Other real estate. Due from other banks and bankers (not reserve cities)					
Items in transit..	680 26	621 27	339 90	636 84	680 58
United States bonds..					
Due from banks in reserve cities..	21,655 71	33,717 15	33,909 66	15,310 38	17,704 71
Exchanges for clearing house.. . . .			287 52	140 09	875 20
U. S. and National bank currency..	14,778 00	8,630 00	11,550 00	15,162 00	9,726 00
Gold coin..	2,015 00	1,955 00	2,515 00	3,945 00	4,030 00
Silver coin..	295 50	948 75	425 70	233 65	685 80
Nickels and cents..	107 50	242 63	263 97	218 42	101 46
Checks and cash items..	17 76	776 39			
Totals..	\$240,458 63	\$263,571 92	\$257,521 55	\$248,647 75	\$249,826 97
Liabilities.					
Capital stock paid in..	\$25,000 00	\$25,000 00	\$25,000 00	\$25,300 00	\$25,000 00
Surplus fund..	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,991 94	3,953 35	5,011 23	3,738 39	3,753 08
Dividends unpaid..					
Commercial deposits subject to check..	16,324 42	36,615 76	37,027 68	29,771 38	25,207 35
Commercial certificates of deposit..	67,997 24	75,806 47	77,119 90	73,500 00	79,895 00
Due to banks and bankers..					
Certified checks..					
Cashier's checks outstanding.. . . .	658 71	75 04	391 64	386 65	171 84
Savings deposits..	85,212 21	*85,435 22	75,036 77	81,972 37	85,899 51
Savings certificates of deposit.. . . .	35,274 11	31,686 08	32,934 33	29,278 96	24,900 19
Notes and bills rediscounted.. . . .					
Bills payable..					
Totals..	\$240,458 63	\$263,571 92	\$257,521 55	\$248,647 75	\$249,826 97

No. 212.

THE BURR OAK STATE BANK, BURR OAK.

Organized December 21, 1898.

H. P. MOWRY, *President*; J. E. WATSON, *Vice President*; S. H. HOGLE, *Cashier*.
A. R. FERRIS, *Teller*;

DIRECTORS.—H. P. Mowry, J. S. Shenneman, C. J. Holmes, M. F. Smith, Wm. Mallow, J. E. Watson,
S. H. Hogle.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09
Loans and discounts.. . . .	\$37,151 88	\$43,185 39	\$46,857 57	\$46,506 53	\$45,093 88
Bonds, mortgages and securities.. . . .	49,531 50	43,324 00	45,079 00	47,174 00	48,949 00
Premiums paid on bonds.. . . .					
Overdrafts.. . . .		142 55	4 00	44 88	388 83
Banking house.. . . .	3,300 00	3,300 00	3,300 00	3,300 00	3,300 00
Furniture and fixtures.. . . .	1,900 00	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate.. . . .	3,200 00	3,200 00	3,200 00	3,200 00	
Due from other banks and bankers (not reserve cities).. . . .	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Items in transit.. . . .					
United States bonds.. . . .	500 00	500 00	500 00	500 00	500 00
Due from banks in reserve cities.. . . .	26,777 63	13,028 87	11,400 14	16,705 75	14,439 21
Exchanges for clearing house.. . . .					
U. S. and National bank currency.. . . .	3,615 00	6,964 00	5,528 00	4,414 00	5,766 00
Gold coin.. . . .	2 600 00	1,655 00	1,560 00	1,630 00	1,725 00
Silver coin.. . . .	783 55	475 75	656 35	579 15	565 45
Nickels and cents.. . . .	93 51	90 25	109 77	126 22	120 62
Checks and cash items.. . . .	52 60	292 41	249 75		100 55
Totals.. . . .	\$134,505 65	\$123,058 22	\$125,434 58	\$131,080 53	\$127,848 54
Liabilities.					
Capital stock paid in.. . . .	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.. . . .	2,000 00	2,200 00	2,200 00	2,200 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid.. . . .	3,324 66	2,188 99	2,612 89	3,041 45	2,373 93
Dividends unpaid.. . . .					
Commercial deposits subject to check.. . . .	15,605 40	12,066 33	13,407 22	11,285 35	12,110 33
Commercial certificates of deposit.. . . .					
Due to banks and bankers.. . . .					
Certified checks.. . . .					
Cashier's checks outstanding.. . . .					
Savings deposits.. . . .					
Savings certificates of deposit.. . . .	98,575 59	91,602 90	92,214 47	99,553 73	95,364 28
Notes and bills rediscounted.. . . .					
Bills payable.. . . .					
Totals.. . . .	\$134,505 65	\$123,058 22	\$125,434 58	\$131,080 53	\$127,848 54

STATE BANKS OF MICHIGAN.

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No. 313.

-STATE BANK OF BYRON, BYRON.

Organized June 7, 1905.

L. C. KANOUSE, *President*; WM. HARPER, *Vice President*; J. L. VAN ALSTYNE, *Cashier*.

DIRECTORS.—L. C. Kanouse, C. A. Fritz, John Graham, F. J. Northway, Wm. Harper, Seward Chaffee, Orlando Lee, F. S. Ruggles, L. Loucks.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$57,058 03	\$58,724 96	\$50,807 43	\$50,845 40	\$53,491 54
Bonds, mortgages and securities..	40,946 60	50,896 60	54,788 65	61,303 65	77,467 00
Premiums paid on bonds..				136 66	55 44
Overdrafts..	502 92	145 56	751 64	612 86	62 88
Banking house..	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures..	1,525 00	1,525 00	1,525 00	1,525 00	1 525 00
Other real estate. Due from other banks and bankers (not reserve cities)..	706 15	8,000 00	10,000 00	10,000 00	5,168 88
Items in transit..	2,601 01	1,686 65		962 40	
United States bonds..					
Due from banks in reserve cities..	23,200 29	29,776 33	30,843 10	32,447 66	16,602 85
Exchanges for clearing house.. . . .					
U. S. and National bank currency..	5,282 00	4,958 00	7,000 00	5,652 00	4,948 00
Gold coin..	3,045 00	3,030 00	3,780 00	3,965 00	4,050 00
Silver coin..	1,225 00	1,100 00	600 00	950 00	900 00
Nickels and cents..		31 30	15 97	14 32	5 06
Checks and cash items..	119 67	31 42	14 00	15 00	3,318 10
Totals..	\$147,211 67	\$161,905 82	\$171,125 79	\$170,449 95	\$169,594 73
Liabilities.					
Capital stock paid in..	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund..	2,500 00	3,000 00	3,000 00	3,000 00	3,150 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,215 79	252 08	1,120 31	1,172 50	227 02
Dividends unpaid..					
Commercial deposits subject to check..	9,423 25	18,246 80	16,587 80	12,488 57	20,627 12
Commercial certificates of deposit..	52,555 37	55,729 34	63,831 38	54,494 47	39,226 20
Due to banks and bankers..					
Certified checks..					
Cashier's checks outstanding.. . . .					
Savings deposits..					
Savings certificates of deposit....	61,517 26	64,677 60	66,586 30	79,294 41	86,364 39
Notes and bills rediscounted.. . . .					
Bills payable..					
Totals..	\$147,211 67	\$161,905 82	\$171,125 79	\$170,449 95	\$169,594 73

STATE BANKING DEPARTMENT.

No. 181.

THE CADILLAC STATE BANK, CADILLAC.

Organized October 30, 1895.

A. W. NEWARK, *President*; S. W. KRAMER, *Vice President*; HENRY KNOWLTON, *Cashier*.

DIRECTORS.—F. J. Cobbs, S. W. Kramer, W. W. Mitchell, Fred A. Diggins, Joseph Murphy, Fred L. Reed, Geo. F. Williams, A. W. Newark, D. B. Kelley, C. T. Mitchell, Henry Knowlton.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$475,552 47	\$475,078 63	\$498,872 18	\$541,778 06	\$541,775 51
Bonds, mortgages and securities...	331,440 25	297,368 61	281,332 17	287,566 17	277,009 79
Premiums paid on bonds.....					
Overdrafts.	3,587 24	2,447 59	649 13	1,454 53	1,690 36
Banking house.....	18,000 00	17,500 00	17,500 00	17,500 00	17,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	12 47	116 71		68 90	10 00
United States bonds.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Due from banks in reserve cities..	102,137 34	79,504 80	136,258 08	102,718 58	131,360 83
Exchanges for clearing house.....					
U. S. and National bank currency..	10,394 00	11,158 00	10,434 00	11,730 00	9,971 00
Gold coin.....	43,805 00	43,150 00	41,290 00	49,760 00	49,065 00
Silver coin.....	1,515 50	2,041 00	2,112 60	828 00	1,628 60
Nickels and cents.....	248 96	482 69	459 38	436 10	621 34
Checks and cash items.....	1,320 51	1,299 54	478 41	627 52	822 64
Totals.....	\$1,010,013 74	\$952,147 57	\$1,011,385 95	\$1,036,467 86	\$1,053,455 07
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,628 47	1,288 54	3,882 41	1,508 86	6,504 71
Dividends unpaid.....	30 00	19,800 00	1,716 00	60 00	3,090 00
Commercial deposits subject to check.....	346,621 32	283,772 23	342,782 57	367,612 57	385,221 30
Commercial certificates of deposit..	8 71	8 71	8 71	8 71	8 71
Due to banks and bankers.....	3,437 31	18,251 22	5,526 68	6,369 42	4,733 03
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	216,738 93	213,183 62	218,086 65	219,242 46	203,974 17
Savings certificates of deposit....	313,549 00	290,843 25	314,382 93	316,665 84	324,923 15
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,010,013 74	\$952,147 57	\$1,011,385 95	\$1,036,467 86	\$1,053,455 07

No. 261.

PEOPLE'S SAVINGS BANK OF CADILLAC, MICHIGAN.

Organized June 17, 1902.

E. J. HAYNES, *President*; HENRY BALLOU, *Vice President*; GEORGE CHAPMAN, *Cashier*.

DIRECTORS.—E. J. Haynes, Henry Ballou, Samuel H. Merritt, Orange Webster, James English, Chas. H. Drury, John P. Wilcox, James Mather, George Chapman.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$201,530 37	\$223,423 89	\$233,652 65	\$235,731 24	\$217,235 00
Bonds, mortgages and securities...	175,260 08	175,849 18	178,895 23	180,500 73	196,260 70
Premiums paid on bonds.....					
Overdrafts.....	268 00	613 03	1,062 01	293 57	95 13
Banking house.....	37,200 00	37,000 00	37,000 00	37,000 00	37,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	5,119 40	2,936 41	535 00		
United States bonds.....					
Due from banks in reserve cities..	58,507 62	51,001 63	81,173 31	78,399 56	71,897 50
Exchanges for clearing house.....		570 97		734 17	864 79
U. S. and National bank currency..	6,904 00	7,881 00	18,013 00	11,192 00	16,625 00
Gold coin.....	12,220 00	12,077 50	18,230 00	20,230 00	21,070 00
Silver coin.....	1,923 45	1,802 55	4,088 80	3,250 15	3,426 85
Nickels and cents.....	253 03	216 87	231 44	264 10	184 76
Checks and cash items.....	1,472 42	791 78	578 17	582 79	513 99
Totals.....	\$502,658 37	\$516,194 81	\$575,459 61	\$579,178 31	\$567,173 81
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,992 98	3,849 27	4,118 84	3,960 41	2,563 16
Dividends unpaid.....		171 00	90 00		252 00
Commercial deposits subject to check.....	144,843 22	164,454 93	156,266 08	138,622 05	128,040 59
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	126,628 83	133,032 42	153,901 81	166,465 72	163,613 29
Savings certificates of deposit....	129,193 34	124,687 19	171,082 88	180,130 13	177,704 77
Notes and bills discounted.....	10,000 00				
Bills payable.....					
Totals.....	\$502,658 37	\$516,194 81	\$575,459 61	\$579,178 31	\$567,173 81

STATE BANKING DEPARTMENT.

No. 291.

THE STATE BANK OF CALEDONIA, CALEDONIA, MICHIGAN.

Organized June 11, 1904.

CHARLES RICE, *President*; JOHN T. SMITH, JOHN R. PROCTOR, *Vice Presidents*; JOHN T. SMITH, *Cashier*;
J. CLIFFORD PROCTOR, *Assistant Cashier*.

DIRECTORS.—Charles Rice, Isaac G. Wenger, John T. Smith, John R. Proctor, Seth Gray, A. T. Slaght.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$72,687 63	\$80,022 72	\$83,990 93	\$91,241 92	\$92,405 68
Bonds, mortgages and securities...	79,386 85	79,251 85	78,201 85	79,851 85	78,711 85
Premiums paid on bonds.....					
Overdrafts.....	1,127 09	839 04	1,444 34	336 55	725 23
Banking house.....					
Furniture and fixtures.....	700 00	700 00	700 00	700 00	700 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	16,171 64	21,608 74	16,577 41	22,881 96	17,973 62
Exchanges for clearing house.....					
U. S. and National bank currency..	6,634 00	4,232 00	5,450 00	6,968 00	5,648 00
Gold coin.....	2,135 00	2,660 00	1,775 00	1,920 00	2,010 00
Silver coin.....	722 15	986 75	1,274 75	1,176 35	1,662 70
Nickels and cents.....	41 78	26 24	57 17	43 50	122 65
Checks and cash items.....	4 00	5 00	3 50		10 00
Totals.....	\$179,610 14	\$190,332 34	\$189,474 95	\$205,120 13	\$199,969 73
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,550 00	1,750 00	1,750 00	1,750 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,013 55	734 10	2,523 40	2,884 44	1,059 67
Dividends unpaid.....					
Commercial deposits subject to check.....	17,614 10	17,728 20	18,023 37	21,202 09	23,123 48
Commercial certificates of deposit..					187 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	49,844 97	56,647 28	56,154 18	59,533 10	59,644 54
Savings certificates of deposit....	88,587 52	93,472 76	91,024 00	99,750 50	93,955 04
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$179,610 14	\$190,332 34	\$189,474 95	\$205,120 13	\$199,969 73

No. 336.

CALUMET STATE BANK, CALUMET.

Organized April 23, 1906.

THOMAS HOATSON, *President*; EDWARD ULSETH, JOS. W. SELDEN, *Vice Presidents*;
FRANK J. KOHLHAAS, *Cashier*; WALTER EDWARDS, *Assistant Cashier*.

DIRECTORS.—Thomas Hoatson, Charles A. Anderson, W. C. Kinsman, J. W. Selden, W. J. Uren,
Edward Ulseth, Joseph Vertin, Thomas H. Collins, Joseph Bosch, A. G. MacLeod, C. J. Morrison.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$315,064 28	\$312,491 44	\$340,093 23	\$357,571 52	\$351,505 10
Bonds, mortgages and securities..	45,616 78	49,655 03	51,323 91	65,912 91	66,530 17
Premiums paid on bonds.....					
Overdrafts.....	540 88	83 69	123 02	273 46	140 25
Banking house.....	51,044 81	51,044 81	51,044 81	51,044 81	51,044 81
Furniture and fixtures.....	8,734 71	8,734 71	8,733 71	8,733 71	8,733 71
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,416 75	988 64	1,824 86	7,284 37	2,211 08
Items in transit.....	1,506 43	182 87	3,614 87		717 49
United States bonds.....					
Due from banks in reserve cities..	42,799 44	104,857 16	141,391 37	93,596 50	82,358 23
Exchanges for clearing house.....	2,262 63				
U. S. and National bank currency..	35,698 00	37,438 00	62,186 00	53,134 00	55,461 00
Gold coin.....	1,787 50	4,175 00	7,595 00	9,397 50	10,032 50
Silver coin.....	2,249 26	2,053 62	2,967 50	2,499 00	2,545 49
Nickels and cents.....	245 00	165 00	455 09	105 01	285 00
Checks and cash items.....		1,624 88	8,597 34	3,334 15	2,035 68
Totals.....	\$509,056 47	\$573,494 85	\$679,970 71	\$652,878 94	\$633,600 51
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..	17,548 66	21,133 29	24,812 30	25,113 57	28,129 96
Dividends unpaid.....					
Commercial deposits subject to check.....	266,643 11	300,231 06	396,290 91	373,736 35	333,049 28
Commercial certificates of deposit..	7,492 65	2 65			
Due to banks and bankers.....	117 32				
Certified checks.....					15 00
Cashier's checks outstanding.....	250 25	1,006 29	1,172 08	170 33	1,588 72
Savings deposits.....	113,504 48	102,102 29	106,263 83	103,377 10	111,223 48
Savings certificates of deposit.....	3,500 00	49,019 27	51,431 59	50,481 59	59,594 07
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$509,056 47	\$573,494 85	\$679,970 71	\$652,878 94	\$633,600 51

STATE BANKING DEPARTMENT.

No. 87.

THE MERCHANTS' AND MINERS' BANK, CALUMET.

Organized August 7, 1873,

Corporate existence extended December 4, 1902.

CHARLES BRIGGS, *President*; PETER RUPPE, *First Vice President*; WM. B. ANDERSON, *Second Vice President and Manager*; STEPHEN PAULL, *Cashier*; J. D. JAMES, *Assistant Cashier*.

DIRECTORS.—Charles Briggs, Will A. Childs, Peter Ruppe, Paul P. Roehm, E. M. Lieblein, James Hoatson, James Chynoweth, John Daniell, Fred Smith, W. B. Anderson, Gordon R. Campbell, Charles O. Jackola.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.. . . .	\$1,223,425 73	\$1,221,810 05	\$1,274,956 44	\$1,297,242 18	\$1,292,600 03
Bonds, mortgages and securities.. . . .	149,298 13	158,316 33	155,473 63	124,277 00	131,114 43
Premiums paid on bonds.. . . .					
Overdrafts.. . . .	987 83	135 33	109 39	393 13	386 29
Banking house.. . . .					
Furniture and fixtures.. . . .	7,500 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.. . . .	12,557 78	10,969 06	8,544 06	8,544 06	8,544 06
Due from other banks and bankers (not reserve cities).. . . .	221 03	4,001 13	40,810 52	29,810 81	46,286 83
Items in transit.. . . .	4,110 50	227 00	4,047 46	676 63	1,021 69
United States bonds.. . . .					
Due from banks in reserve cities.. . . .	568,458 01	1,115,264 08	601,678 44	783,657 21	893,262 32
Exchanges for clearing house.. . . .					
U. S. and National bank currency.. . . .	147,635 00	161,407 00	140,466 00	112,427 00	129,410 00
Gold coin.. . . .	72,235 00	71,510 00	71,515 00	71,880 00	73,430 00
Silver coin.. . . .	7,995 25	11,585 30	5,271 20	3,689 20	7,771 85
Nickels and cents.. . . .	799 97	849 08	1,039 04	783 92	492 90
Checks and cash items.. . . .	24,206 71	6,888 74	1,964 26	6,730 79	12,870 98
Totals.. . . .	\$2,219,430 94	\$2,769,963 10	\$2,312,895 44	\$2,447,111 93	\$2,604,191 38
Liabilities.					
Capital stock paid in.. . . .	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.. . . .	150,000 00	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits, less current ex- penses, interest and taxes paid.. . . .	41,821 05	39,427 38	53,266 86	57,356 63	53,849 77
Dividends unpaid.. . . .	70 00	434 00	98 00	98 00	120 00
Commercial deposits subject to check.. . . .	702,675 37	1,231,193 74	748,792 53	910,549 25	2,045,621 65
Commercial certificates of deposit.. . . .	2,886 13	2,685 13	5,522 63	2,685 13	191,810 16
Due to banks and bankers.. . . .	7,374 43	7,390 67	6,613 67	6,126 56	6,273 95
Certified checks.. . . .		19 10			165 00
Cashier's checks outstanding.. . . .	3,136 78	7,904 09	7,485 55	13,049 56	6,350 85
Savings deposits.. . . .	1,130,239 59	1,055,565 63	1,046,891 02	1,004,350 16	
Savings certificates of deposit.. . . .	31,227 59	125,323 36	144,225 18	152,594 61	
Notes and bills rediscounted.. . . .					
Bills payable.. . . .					
Totals.. . . .	\$2,219,430 94	\$2,769,963 10	\$2,312,895 44	\$2,447,111 93	\$2,604,191 38

No. 320.

THE FIRST STATE BANK OF CAMDEN, CAMDEN.

Organized August 24, 1905.

C. B. ALWARD, *President*; W. S. BLAIR, *Vice President*; B. R. ALWARD, *Cashier*;
A. K. SIMPSON, *Assistant Cashier*.

DIRECTORS.—C. B. Alward, W. S. Blair, James A. Bates, James McCallum, B. R. Alward.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.. . . .	\$50,219 80	\$51,825 72	\$43,876 05	\$50,905 21	\$51,521 09
Bonds, mortgages and securities..	46,356 59	46,725 28	49,402 37	49,942 61	50,490 29
Premiums paid on bonds.. . . .					
Overdrafts.. . . .	232 68	38 50	373 41	564 40	526 48
Banking house.. . . .					
Furniture and fixtures.. . . .	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.. . . .					
Due from other banks and bankers (not reserve cities).....	1,002 61	180 99	598 38	89 51	50 70
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	12,287 80	6,665 04	12,747 99	8,658 47	12,058 30
Exchanges for clearing house.. .	74 80				
U. S. and National bank currency..	2,929 00	5,123 00	3,058 00	5,377 00	7,558 00
Gold coin.....	1,005 00	1,050 00	1,257 50	1,577 50	700 00
Silver coin.....	425 55	516 30	303 10	646 10	784 60
Nickels and cents.....	37 59	50 80	103 46	90 79	167 71
Checks and cash items.....			164 96	388 50	651 70
Totals.....	\$115,571 42	\$113,175 63	\$112,885 22	\$119,240 09	\$125,508 87
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.. . . .	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,678 73	599 13	1,091 21	899 13	1,262 61
Dividends unpaid.....					
Commercial deposits subject to check.....	9,023 12	10,271 18	9,813 85	9,793 42	11,291 74
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	78,969 57	77,305 32	77,480 16	83,547 54	87,954 52
Notes and bills rediscounted.....					
Bills payable.....					
Totals	\$115,571 42	\$113,175 63	\$112,885 22	\$119,240 09	\$125,508 87

STATE BANKING DEPARTMENT.

No. 208.

THE CAPAC SAVINGS BANK, CAPAC.

Organized September 8, 1898.

F. T. MOORE, *President*; WALTER SHEARSMITH, *Vice President*; FRANK BURT, *Assistant Cashier*.

DIRECTORS.—F. T. Moore, Walter Shearsmith, H. B. Hitchings, S. H. Moore, Frank Burt.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$79,469 87	\$78,393 42	\$82,711 81	\$85,240 00	\$98,919 16
Bonds, mortgages and securities...	44,317 33	43,820 83	46,506 13	46,265 88	42,945 88
Premiums paid on bonds.....					
Overdrafts.....	218 76	45 82	353 96	823 13	248 64
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,281 89	1,550 72	1,066 33	4,401 52	2,339 01
United States bonds.....					
Due from banks in reserve cities..	14,959 26	10,798 52	13,839 23	13,840 06	18,288 40
Exchanges for clearing house.....					
U. S. and National bank currency..	2,624 00	4,285 00	4,993 00	5,683 00	4,274 00
Gold coin.....	1,560 00	2,255 00	1,097 50	350 00	1,052 50
Silver coin.....	476 70	326 50	231 15	385 10	412 70
Nickels and cents.....	101 31	93 03	92 19	16 86	26 51
Checks and cash items.....	524 73	265 06	407 50	383 54	94 28
Totals.....	\$147,483 85	\$142,833 90	\$152,388 80	\$156,389 09	\$169,601 08
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,800 00	1,800 00	1,800 00	1,800 00	1,800 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,356 85	877 45	2,890 68	3,716 90	2,202 72
Dividends unpaid.....					
Commercial deposits subject to check.....	11,958 20	7,818 49	10,933 50	12,450 83	12,109 09
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	87,182 58	88,131 48	91,978 05	93,314 18	98,303 79
Savings certificates of deposit....	23,186 22	24,206 48	24,786 57	27,107 18	27,685 48
State monies on deposit.....					7,500 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$147,483 85	\$142,833 90	\$152,388 80	\$156,389 09	\$169,601 08

No. 303.

STATE SAVINGS BANK OF CARLETON, CARLETON.

Organized December 1, 1904.

JACOB J. LUCKE, *President*; JULUS E. KAHLBAUM, *Vice President*; HARRY S. GERMAN, *Cashier*.DIRECTORS.—Jacob J. Lucke, C. L. Edwards, J. E. Kahlbaum, E. C. Maxwell, J. E. Ready,
H. S. German.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$68,117 61	\$61,118 44	\$62,263 67	\$62,156 31	\$70,506 30
Bonds, mortgages and securities...	53,062 00	53,505 00	57,705 00	61,955 00	63,505 00
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate. Due from other banks and bankers (not reserve cities).....		5,000 00	2,864 40	5,165 60	5,417 20
Items in transit.....		51 73			399 75
United States bonds.....					
Due from banks in reserve cities..	14,387 35	14,388 35	12,130 30	17,328 08	12,660 58
Exchanges for clearing house....					
U. S. and National bank currency.	4,644 00	3,589 00	4,457 00	8,447 00	5,381 00
Gold coin.....	2,880 00	2,675 00	2,415 00	2,080 00	2,965 00
Silver coin.....	380 00	830 00	765 00	840 00	305 00
Nickels and cents.....	12 07	20 38	23 71	64 02	49 98
Checks and cash items.....	1,054 58	902 40	234 85	878 73	1,079 46
Totals.....	\$150,537 61	\$148,080 30	\$148,858 93	\$164,914 74	\$168,269 27
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,500 00	1,400 00	1,700 00	1,700 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,526 35	2,698 70	2,849 40	3,689 01	3,147 71
Dividends unpaid.....					
Commercial deposits subject to check.....	19,528 63	24,383 79	25,619 03	31,884 13	31,186 39
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	93,393 96	88,712 78	89,797 32	98,736 77	104,489 52
Savings certificates of deposit....	13,588 67	10,885 03	8,893 15	8,904 83	7,445 65
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$150,537 61	\$148,080 30	\$148,858 93	\$164,914 74	\$168,269 27

No. 287.

THE COMMERCIAL SAVINGS BANK OF CARO, MICHIGAN.

Organized May 14, 1904.

JOHN F. SEELEY, *President*; SHERMAN F. CHASE, *Vice President*; LEWIS G. SEELEY, *Cashier*;
JOHN M. GREENE, *Assistant Cashier*.

DIRECTORS.—John F. Seeley, Sherman F. Chase, Lewis G. Seeley, Grant H. Slocum, William A. Forbes.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$107,090 25	\$106,742 08	\$111,835 24	\$116,961 86	\$127,485 11
Bonds, mortgages and securities..	76,228 50	74,633 50	78,388 50	71,818 50	68,836 00
Premiums paid on bonds..					
Overdrafts..	175 86	194 89	286 59	1,221 37	655 80
Banking house..	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures..	2,300 00	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate. Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	27,111 90	45,095 95	20,702 44	20,703 65	18,403 91
Exchanges for clearing house.....	1,071 12	296 89	435 94	302 64	441 48
U. S. and National bank currency..	10,213 00	6,357 00	6,461 00	9,455 00	7,912 00
Gold coin..	2,480 00	3,010 00	2,642 50	2,532 50	2,552 50
Silver coin..	778 50	862 00	1,025 00	1,086 25	938 75
Nickels and cents..	320 12	368 35	383 13	316 59	103 58
Checks and cash items..	560 19	201 23	493 34	452 13	267 83
Totals.....	\$238,329 44	\$250,061 89	\$234,953 68	\$237,150 49	\$239,996 96
Liabilities.					
Capital stock paid in..	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	5,000 00	5,500 00	5,500 00	5,500 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,673 52	3,270 33	5,310 04	5,682 13	3,180 51
Dividends unpaid..					
Commercial deposits subject to check.....	44,916 09	53,774 33	39,657 80	39,348 41	30,954 66
Commercial certificates of deposit..	9,937 50	9,799 70	6,473 25	3,077 20	5,755 50
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits..	32,552 20	33,225 72	35,674 94	35,842 68	38,900 77
Savings certificates of deposit.....	107,250 13	109,491 81	107,337 65	112,700 07	120,205 52
Notes and bills rediscounted.. . . .					
Bills payable.....					
Totals.....	\$238,329 44	\$250,061 89	\$234,953 68	\$237,150 49	\$239,996 96

STATE BANKS OF MICHIGAN.

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No. 286.

THE STATE SAVINGS BANK OF CARO, MICHIGAN.

Organized April 27, 1904.

T. W. ATWOOD, *President*; G. H. SLOCUM, R. B. MCNAIR, HENRY PARKER, *Vice Presidents*; J. M. EALY, *Cashier*; LOUIS WEAN, *Assistant Cashier*; T. C. QUINN, *Auditor*.

DIRECTORS.—T. W. Atwood, G. H. Slocum, R. B. McNair, J. M. Ealy, Henry Parker, T. C. Quinn, J. McNair Ealy.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$153,846 88	\$154,890 20	\$183,306 62	\$181,966 53	\$187,553 59
Bonds, mortgages and securities..	190,193 01	184,756 51	193,670 01	197,659 51	198,535 51
Premiums paid on bonds..					
Overdrafts..	854 39	505 60	1,305 74	873 18	1,203 28
Banking house..	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures..	2,700 00	2,700 00	2,700 00	2,700 00	2,700 00
Other real estate..					
Due from other banks and bankers (not reserve cities)..					
Items in transit..					
United States bonds..					
Due from banks in reserve cities..	50,559 31	82,780 75	32,857 01	24,471 48	35,468 84
Exchanges for clearing house.. . . .					2,223 75
U. S. and National bank currency..	17,921 00	19,039 00	16,302 00	17,674 00	17,010 00
Gold coin..	5,190 00	5,320 00	6,525 00	6,105 00	6,020 00
Silver coin..	505 75	963 80	1,303 70	1,512 05	916 50
Nickels and cents..	255 22	275 72	242 91	240 90	242 04
Checks and cash items..	1,903 91	2,209 29	223 76	2,358 36	455 50
Totals..	\$433,929 47	\$463,440 87	\$448,436 75	\$445,561 01	\$462,829 01
Liabilities.					
Capital stock paid in..	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund..	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	11,720 51	8,522 20	13,531 19	13,992 40	9,440 46
Dividends unpaid..		50 00			
Commercial deposits subject to check..	155,087 92	158,099 51	126,611 83	126,772 69	126,820 46
Commercial certificates of deposit..	7,458 73	6,126 89	7,956 06	4,532 72	23,037 49
Due to banks and bankers..					
Certified checks..					
Cashier's checks outstanding.. . . .					
Savings deposits..	22,349 73	28,637 77	35,475 89	36,011 26	38,331 67
Savings certificates of deposit.. . . .	177,312 58	202,004 50	204,861 78	194,251 94	194,698 93
State monies on deposit..				10,000 00	10,000 00
Notes and bills rediscounted.. . . .					
Bills payable..					
Totals..	\$433,929 47	\$463,440 87	\$448,436 75	\$445,561 01	\$462,829 01

STATE BANKING DEPARTMENT.

No. 72.

STATE BANK OF CARSON CITY, CARSON CITY.

Organized February 14, 1887.

EDWARD C. CUMMINGS, *President*; JOHN W. HALLETT, *Vice President*; IRA CUMMINGS, *Cashier*.

DIRECTORS.—E. C. Cummings, Irvin McCall, J. W. Hallett, John Boyer, Ira Cummings, G. H. Patterson, L. H. Cummings.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$102,035 61	\$100,088 87	\$112,418 28	\$109,429 46	\$105,015 56
Bonds, mortgages and securities..	209,852 24	235,225 15	223,023 90	237,098 90	240,048 90
Premiums paid on bonds.....					
Overdrafts.....	82 20		4 73	18 84	
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	31,995 70	36,449 60	40,722 89	28,534 36	38,122 17
Exchanges for clearing house.....			312 92	1,375 00	351 55
U. S. and National bank currency..	15,197 00	8,661 00	9,995 00	11,953 00	10,403 00
Gold coin.....	6,050 00	6,075 00	6,060 00	6,055 00	6,150 00
Silver coin.....	583 00	1,305 80	755 75	1,122 80	692 70
Nickels and cents.....	13 96	126 08	117 55	87 30	54 40
Checks and cash items.....	293 95	46 25	1,565 40	136 25	22 50
Totals.....	\$371,103 66	\$392,977 75	\$399,976 42	\$401,410 91	\$405,860 78
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus Fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	8,398 92	7,001 14	11,263 18	11,155 82	8,661 00
Dividends unpaid.....					
Commercial deposits subject to check.....	43,933 35	52,717 82	45,221 73	45,071 59	45,418 43
Commercial certificates of deposit..					4,838 60
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	283,771 39	298,258 79	308,491 51	310,183 50	311,942 75
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$371,103 66	\$392,977 75	\$399,976 42	\$401,410 91	\$405,860 78

No. 234.

EXCHANGE STATE BANK, CARSONVILLE.

Organized June 20, 1901.

DAVID CROREY, *President*; C. A. CROREY, *Vice President*; W. J. MCCAREN, *Cashier*;
FRANK CROREY, *Assistant Cashier*.

DIRECTORS.—David Crorey, W. J. McCaren, Ellen McCaren, Mary McNinch, Frank Crorey, C. A. Crorey.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$106,720 88	\$100,881 44	\$107,508 25	\$104,885 26	\$107,952 58
Bonds, mortgages and securities...	55,737 85	58,200 35	57,796 85	60,476 85	59,886 85
Premiums paid on bonds.....					
Overdrafts.....	365 80	77 00	256 79	350 60	1,194 04
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures.....	1,295 55	1,295 55	1,295 55	1,295 55	1,295 55
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	657 78		1,369 03	2,043 01	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	54,496 03	65,196 00	53,789 76	50,050 45	56,516 95
Exchanges for clearing house.....					
U. S. and National bank currency..	7,189 00	6,195 00	6,941 00	8,175 00	8,851 00
Gold coin.....	4,590 00	4,660 00	4,540 00	4,520 00	4,580 00
Silver coin.....	151 75	310 65	377 95	227 65	98 30
Nickels and cents.....	81 74	102 89	77 39	113 49	65 59
Checks and cash items.....	284 99	172 25	143 97	53 59	51 56
Totals.....	\$233,071 37	\$238,591 13	\$235,596 54	\$234,291 45	\$241,992 42
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,700 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,097 11	1,946 73	2,414 10	3,014 84	1,297 69
Dividends unpaid.....					
Commercial deposits subject to check.....	55,429 12	53,273 20	50,756 01	44,043 94	48,511 47
Commercial certificates of deposit..				1,333 93	34,237 06
Due to banks and bankers.....		1,851 67			1,712 49
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	151,245 14	157,519 53	158,426 43	161,898 74	132,233 71
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$233,071 37	\$238,591 13	\$235,596 54	\$234,291 45	\$241,992 42

STATE BANKING DEPARTMENT.

No. 180.

STATE BANK OF CARSONVILLE, CARSONVILLE.

Organized October 17, 1895.

WM. H. AITKIN, *President*; H. W. SMITH, *Vice President*; A. R. NILES, *Cashier*;
W. S. DICKEN, *Assistant Cashier*.

DIRECTORS.—Wm. H. Aitkin, M. C. Richardson, H. W. Smith, A. R. Niles, M. H. Aitkin.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$120,471 80	\$145,272 71	\$144,354 04	\$155,085 90	\$166,603 87
Bonds, mortgages and securities...	69,725 71	70,305 19	66,854 92	60,233 44	58,059 68
Premiums paid on bonds.....					
Overdrafts.....	322 09	700 21	1,446 48	1,711 84	736 94
Banking house.....	2,998 00	2,998 00	2,998 00	2,998 00	3,321 51
Furniture and fixtures.....	1,712 23	1,712 23	1,712 23	1,719 63	2,000 00
Other real estate.....	1,839 13	1,360 00	1,360 00	1,080 22	1,080 22
Due from other banks and bankers (not reserve cities).....	17,255 69	10,157 53	10,172 69	9,082 40	7,185 94
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	34,447 75	21,644 33	23,964 78	24,217 60	17,370 36
Exchanges for clearing house....					
U. S. and National bank currency..	8,756 00	6,204 00	5,751 00	7,288 00	7,028 00
Gold coin.....	5,912 50	6,117 50	6,432 50	6,542 50	6,742 50
Silver coin.....	1,115 00	1,163 00	1,160 60	1,228 00	704 95
Nickels and cents.....	151 08	299 25	328 11	283 26	283 79
Checks and cash items.....	460 90	308 65	695 86	1,216 70	1,522 95
Totals.....	\$265,167 88	\$268,242 60	\$267,261 21	\$272,687 49	\$272,640 71
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,220 00	4,220 00	4,220 00	4,220 00	4,220 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,026 80	1,131 00	1,273 72	1,523 46	596 95
Dividends unpaid.....		1,800 00			
Commercial deposits subject to check.....	56,339 97	55,526 00	60,596 37	51,699 42	50,943 84
Commercial certificates of deposit..				10,673 47	46,778 14
Due to banks and bankers.....	437 77	2,432 07		848 26	2,403 95
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	173,143 34	173,132 93	181,171 12	173,722 88	137,697 83
State monies on deposit.....				10,000 00	10,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$265,167 88	\$268,242 60	\$267,261 21	\$272,687 49	\$272,640 71

STATE BANKS OF MICHIGAN.

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No. 421.

THE CASS COUNTY STATE BANK, CASSOPOLIS.

Organized August 27, 1908.

FAIRFIELD GOODWIN, *President*; EDGAR A. PLANK, STEPHEN I. RUDD, *Vice Presidents*;
FRANK J. PHILLIPS, *Cashier*; HENRY C. GRANT, *Assistant Cashier*.

DIRECTORS.—John R. Carr, Fairfield Goodwin, Edgar A. Plank, Stephen I. Rudd, James L. Robinson,
John H. Phillips, William Jones.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....			\$16,172 07	\$24,827 94	\$34,302 70
Bonds, mortgages and securities...			6,032 72	7,082 72	11,182 72
Premiums paid on bonds.....					93 60
Overdrafts.....				3 44	3 00
Banking house.....					
Furniture and fixtures.....			3,581 92	3,995 92	3,995 92
Other real estate.....					
Due from other banks and bankers (not reserve cities).....			1,505 19	3,907 95	3,280 03
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..			14,264 90	10,766 12	11,163 79
Exchanges for clearing house....				275 69	969 63
U. S. and National bank currency..			3,470 00	7,579 00	5,063 00
Gold coin.....			50 00	35 00	300 00
Silver coin.....			399 70	761 80	92 10
Nickels and cents.....			61 35	53 00	49 37
Checks and cash items.....					650 00
Expenses, interest and taxes paid..			8 65	238 00	153 44
Totals.....			\$45,546 50	\$59,526 58	\$71,389 30
Liabilities.					
Capital stock paid in.....			\$25,330 00	\$34,400 00	\$40,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..					
Dividends unpaid.....					
Commercial deposits subject to check.....			10,996 99	14,829 73	18,452 73
Commercial certificates of deposit..			8,944 35	9,513 89	11,238 27
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....			275 16	782 96	1,698 30
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....			\$45,546 50	\$59,526 58	\$71,389 30

STATE BANKING DEPARTMENT.

No. 343.

THE FIRST STATE BANK OF CENTRAL LAKE, MICH.

Organized June 30, 1906.

C. W. McPHAIL, *President*; JOHN SINALLEGAN, *Vice President*; W. S. RICHARDSON, *Cashier*;
H. OLMSTEAD, *Assistant Cashier*.

DIRECTORS.—C. W. McPhail, John Sinallegan, W. S. Richardson, A. F. Wallbrecht, E. L. Cole.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09
Loans and discounts.....	\$62,407 77	\$60,729 68	\$61,364 30	\$63,226 24	\$70,725 86
Bonds, mortgages and securities..	17,403 52	14,461 12	12,279 30	11,144 38	9,852 96
Premiums paid on bonds.....					
Overdrafts.....	5 39	31 10	295 83	80 75	531 26
Banking house.....	3,200 00	3,200 00	3,200 00	3,200 00	3,200 00
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....			400 00	400 00	400 00
Due from other banks and bankers (not reserve cities).....	224 32	1,178 92	1,912 30	4,587 11	1,620 75
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	1,105 02	4,261 87	3,821 33	5,937 32	5,155 28
Exchanges for clearing house....	1,879 43	1,496 57	1,051 51	44 28	696 83
U. S. and National bank currency..	3,918 00	3,968 00	6,286 00	4,926 00	5,409 00
Gold coin.....	1,500 00	1,605 00	1,265 00	1,290 00	1,375 00
Silver coin.....	785 85	866 25	357 20	491 15	477 35
Nickels and cents.....	74 05	76 56	40 72	61 01	38 09
Checks and cash items.....					
Totals.....	\$94,303 35	\$93,675 07	\$94,073 49	\$97,188 24	\$101,282 48
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,822 36	431 07	2,091 59	2,983 90	3,231 60
Dividends unpaid.....					
Commercial deposits subject to check.....	16,566 98	22,680 26	23,128 03	22,672 04	22,132 51
Commercial certificates of deposit..	35,723 98	35,945 36	34,911 58	38,624 82	41,897 03
Due to banks and bankers.....	491 89	62 85	320 81	202 62	502 92
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	11,698 14	12,555 53	11,021 48	10,704 86	11,518 42
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....	4,000 00				
Totals.....	\$94,303 35	\$93,675 07	\$94,073 49	\$97,188 24	\$101,282 48

STATE BANKS OF MICHIGAN.

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No. 391.

THE WOLF BROS. STATE BANK, CENTERVILLE.

Organized March 28, 1908.

FRANK WOLF, *President*; H. P. STEWART, E. I. WOLF, *Vice Presidents*; C. D. MOSHER, *Cashier*;
DAVID MILLER, *Auditor*.

DIRECTORS.—Frank Wolf, E. I. Wolf, H. P. Stewart, C. D. Mosher, C. A. Dockstader, Bryant Weed.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$128,815 04	\$174,137 48	\$162,280 15	\$152,795 57	\$146,233 31
Bonds, mortgages and securities..	54,890 54	54,290 54	59,190 54	62,790 54	64,065 54
Premiums paid on bonds.....					
Overdrafts.....	6 48	76 26			63 81
Expenses, interest and taxes paid.....		519 86			
Banking house.....					
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	6,300 44	6,491 34	6,491 34	6,491 34	
Items in transit.....		2,000 00			
United States bonds.....					
Due from banks in reserve cities.....	56,258 46	36,531 03	25,482 29	19,109 73	20,821 89
Exchanges for clearing house.....					
U. S. and National bank currency.....	7,158 00	9,080 00	10,491 00	8,197 00	3,955 00
Gold coin.....	2,565 00	2,835 00	3,610 00	3,150 00	3,190 00
Silver coin.....	1,634 00	1,113 75	1,022 75	1,048 50	751 00
Nickels and cents.....	399 63	362 88	364 80	412 06	309 12
Checks and cash items.....	21 54	87 27	13 20	50	
Totals.....	\$290,549 16	\$290,025 41	\$271,446 07	\$256,493 24	\$242,089 67
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....		3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,778 90		1,202 96	1,759 31	3,378 41
Dividends unpaid.....					
Commercial deposits subject to check.....	59,551 72	83,444 35	70,397 12	42,299 02	29,079 73
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....		517 60		120 96	
Cashier's checks outstanding.....					
Savings deposits.....	19,038 64	20,801 54	23,315 29	23,322 06	24,703 75
Savings certificates of deposit.....	149,179 90	152,261 82	143,530 70	155,991 89	151,927 78
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$290,549 16	\$290,025 41	\$271,446 07	\$256,493 24	\$242,089 67

STATE BANKING DEPARTMENT.

No. 315.

THE CHARLEVOIX STATE SAVINGS BANK, CHARLEVOIX.

Organized June 8, 1905.

REUBEN P. FOLEY, *President*; G. C. GEIKEN, H. S. HARSHA, *Vice Presidents*; W. J. RACHOW, *Cashier*.

DIRECTORS.—R. P. Foley, John Burns, H. L. Iddings, G. C. Geiken, H. S. Harsha, Guy S. Brown, W. J. Rachow.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$42,508 26	\$48,943 13	\$48,984 02	\$53,576 48	\$64,406 25
Bonds, mortgages and securities...	12,365 00	17,340 00	23,695 00	22,565 00	23,565 00
Premiums paid on bonds.....					
Overdrafts.....	125 47	201 17	980 99	186 05	194 82
Banking house.....					
Furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities).....	1,000 00	6 29	1,000 00	811 67	2,847 25
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	7,350 17	5,652 91	3,854 33	5,259 29	20,451 77
Exchanges for clearing house.....					
U. S. and National bank currency..	5,300 00	6,033 00	4,357 00	4,091 00	4,968 00
Gold coin.....	675 00	345 00	1,362 50	1,825 00	1,000 00
Silver coin.....	498 55	573 80	490 00	868 80	1,191 25
Nickels and cents.....	68 45	63 39	114 11	115 50	249 36
Checks and cash items.....	132 65	57 00	705 95	494 13	71 28
Totals.....	\$75,023 55	\$84,215 69	\$90,433 90	\$94,822 92	\$123,974 98
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	500 00	1,000 00	1,000 00	1,000 00	1,100 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,669 22	935 77	1,567 65	2,102 71	1,967 87
Dividends unpaid.....					
Commercial deposits subject to check.....	23,239 91	20,707 06	27,279 55	25,642 84	47,340 06
Commercial certificates of deposit..	17,168 77	18,373 88	12,715 65	9,985 31	8,632 20
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	7,445 65	9,806 77	9,515 98	10,408 44	12,700 26
Savings certificates of deposit.....		8,392 21	13,355 07	20,623 62	27,233 99
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$75,023 55	\$84,215 69	\$90,433 90	\$94,822 92	\$123,974 98

No. 218.

EATON COUNTY SAVINGS BANK, CHARLOTTE.

Organized August 14, 1899.

A. D. BAUGHMAN, *President*; GEO. H. SPENCER, *Vice President*; H. K. JENNINGS, *Cashier*;
N. B. ALSOVER, *Assistant Cashier*.

DIRECTORS.—A. D. Baughman, W. B. Otto, Albert Murray, H. K. Jennings, G. H. Spencer, E. D. Barber, Chas. B. Lamb.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$106,333 57	\$150,537 96	\$153,705 55	\$132,210 05	\$118,034 63
Bonds, mortgages and securities..	158,930 12	174,553 12	169,913 12	197,333 12	207,253 12
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....			6,000 00	6,000 00	4,450 00
Due from other banks and bankers (not reserve cities).....	3,543 04	509 14		3,568 17	4,673 07
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	22,017 18	24,047 79	24,082 62	24,109 32	24,140 53
Exchanges for clearing house.....					
U. S. and National bank currency..	8,941 00	12,492 00	14,337 00	15,018 00	12,252 00
Gold coin.....	5,000 00				
Silver coin.....	28 00	77 00	57 00	39 00	117 00
Nickels and cents.....	4 20	5 00	2 91	2 32	5 92
Checks and cash items.....				87	
Totals.....	\$364,797 11	\$362,222 01	\$368,098 20	\$378,280 85	\$370,926 27
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	16,044 66	14,665 57	8,448 42	10,925 91	7,662 69
Dividends unpaid.....	18 00	142 00	48 00	8 00	20 00
Commercial deposits subject to check.....					
Commercial certificates of deposit..					
Due to banks and bankers.....			988 50		
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	214,534 45	216,914 44	230,113 28	238,846 94	234,093 58
Savings certificates of deposit.....	11,800 00	10,500 00	8,500 00	8,500 00	9,150 00
Reserved for interest on deposits..	2,400 00				
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$364,797 11	\$362,222 01	\$368,098 20	\$378,280 85	\$370,926 27

No. 305.

CHEBOYGAN COUNTY SAVINGS BANK, CHEBOYGAN.

Organized January 24, 1905.

JAMES F. MOLONEY, *President*; WM. L. MARTIN, J. H. CLUNE, *Vice Presidents*;
PERCY T. DUDLEY, *Cashier*.DIRECTORS — James F. Moloney, Wm. L. Martin, John H. Clune, W. L. Hagadorn, George Annand,
S. A. St. Amour, Vet S. Moloney, Geo. E. Frost, Henry Barber.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$101,211 49	\$106,585 00	\$104,700 31	\$111,769 37	\$107,496 36
Bonds, mortgages and securities...	60,759 65	61,084 65	59,254 65	58,190 15	61,665 15
Premiums paid on bonds.....					
Overdrafts.....	909 23	346 20	773 71	554 50	166 91
Banking house.....					
Furniture and fixtures.....	3,997 91	3,997 91	3,997 91	3,997 91	3,997 91
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	81 57				
Items in transit.....	544 58	399 97	1,160 73	1,938 92	1,363 81
United States bonds.....					
Due from banks in reserve cities..	17,405 62	20,130 85	12,743 39	6,754 61	24,181 95
Exchanges for clearing house.....					
U. S. and National bank currency..	8,811 00	4,771 00	8,488 00	6,646 00	7,843 00
Gold coin.....	2,195 00	2,070 00	1,230 00	3,560 00	3,605 00
Silver coin.....	1,589 90	1,333 40	1,389 90	1,801 10	2,768 65
Nickels and cents.....	405 97	409 48	308 07	249 12	211 34
Checks and cash items.....	550 93	404 13	278 83	698 97	1,725 45
Totals.....	\$198,462 85	\$201,532 59	\$194,325 50	\$196,160 65	\$215,025 53
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,000 00	1,500 00	1,500 00	1,500 00	1,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,628 71	1,219 73	1,651 84	2,426 70	3,145 77
Dividends unpaid.....	12 00	18 00	6 00	6 00	
Commercial deposits subject to check.....	52,147 11	54,737 21	41,671 99	44,012 85	58,407 16
Commercial certificates of deposit					
Due to banks and bankers.....	4,238 51	3,611 23	6,089 38	7,400 53	20,534 99
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	34,918 24	39,918 71	38,640 43	35,073 01	35,298 29
Savings certificates of deposit...	45,793 28	45,527 71	44,765 86	43,659 76	45,120 66
Notes and bills rediscounted.....	6,725 00	5,000 00	10,000 00	12,081 80	1,009 66
Bills payable.....					
Totals.....	\$198,462 85	\$201,532 59	\$194,325 50	\$196,160 65	\$215,025 53

No. 304.

THE CHEBOYGAN STATE BANK, CHEBOYGAN.

Organized February 11, 1905.

FRANK SHEPHERD, *President*; DUDLEY E. WATERS, *Vice President*; GEO. G. BROWN, *Cashier*;
GEO. D. NIMMO, *Assistant Cashier*.

DIRECTORS.—F. Shepherd, W. P. DeKlyne, M. E. Riggs, G. A. Thompson, George G. Brown, Dudley
E. Waters, O. H. Gebhardt, B. A. Cueny, H. A. Blake, G. W. Rittenhouse.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$152,129 82	\$157,876 63	\$155,484 77	\$155,804 24	\$159,819 93
Bonds, mortgages and securities..	36,936 02	39,116 02	41,874 23	43,013.23	44,317 71
Premiums paid on bonds.....					
Overdrafts.....	2,285 98	990 21	774 95	1,493 11	715 41
Banking house.....	11,100 00	11,100 00	11,100 00	11,100 00	11,000 00
Furniture and fixtures.....	3,100 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	2,423 98	903 44	6,025 51	3,649 61	3,527 40
Items in transit.....	298 67	941 50	277 20	1,189 23	2,099 74
United States bonds.....					
Due from banks in reserve cities..	15,903 54	27,844 61	17,137 02	13,835 72	9,502 70
Exchanges for clearing house.....	415 64	1,228 22	409 13	128 69	819 36
U. S. and National bank currency..	5,764 00	6,794 06	9,436 00	8,652 00	9,871 00
Gold coin.....	2,132 50	2,792 50	3,840 00	2,900 00	3,640 00
Silver coin.....	1,909 00	2,439 55	1,539 80	1,480 10	1,192 80
Nickels and cents.....	143 53	131 06	164 90	105 68	73 06
Checks and cash items.....	267 03	371 79	141 09	344 86	170 18
Totals.....	\$234,809 71	\$255,530 73	\$251,204 60	\$247,389 47	\$249,749 29
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,500 00	3,000 00	3,000 00	3,000 00	3,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,006 82	1,273 39	2,666 23	3,256 20	2,207 58
Dividends unpaid.....	60 00	45 00	9 00	9 00	
Commercial deposits subject to check.....	50,252 04	80,216 11	64,246 54	58,003 28	53,206 30
Commercial certificates of deposit.....					
Due to banks and bankers.....		170 64	3,109 11	2,596 67	1,212 22
Certified checks.....			24 24		33 71
Cashier's checks outstanding.....					
Savings deposits.....	32,258 20	32,451 84	34,958 42	36,861 68	37,891 10
Savings certificates of deposit.....	95,599 65	88,373 75	83,074 39	79,505 14	85,115 05
State monies on deposit.....			5,000 00	2,500 00	2,500 00
Notes and bills rediscounted.....	1,133 00		5,116 67	11,657 50	14,023 33
Bills payable.....					
Totals.....	\$234,809 71	\$255,530 73	\$251,204 60	\$247,389 47	\$249,749 29

No. 397.

FARMERS' AND MERCHANTS' BANK OF CHELSEA, CHELSEA.

Organized April 22, 1908.

J. F. WALTROUS, *President*; PETER MERKEL, CHRISTIAN GRAU, *Vice Presidents*;
PAUL G. SCHAIBLE, *Cashier*.DIRECTORS.—John F. Waltrous, Peter Merkel, Christian Grau, Lewis Geyer, Jas. Guthrie, C. H. Kalm-
bach, John Kalmbach, O. C. Burkhart, John Farrell, H. L. Wood.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$24,422 53	\$28,503 46	\$49,397 11	\$52,703 93	\$52,971 80
Bonds, mortgages and securities...	44,347 78	57,285 78	57,175 78	75,525 78	81,400 78
Premiums paid on bonds.....					
Overdrafts.....	17 39	9 50	472 05	435 14	119 35
Banking house.....	2,800 00	2,800 00	2,800 00	2,800 00	2,800 00
Furniture and fixtures.....	931 17	933 67	933 67	1,003 67	1,003 67
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...	13,351 99	21,604 63	23,281 10	12,622 49	12,802 26
Exchanges for clearing house...	71 70	99 23	986 07	127 13	91 48
U. S. and National bank currency...	4,302 00	2,895 00	7,438 00	5,948 00	4,767 00
Gold coin.....	2,205 00	2,185 00	1,825 00	2,435 00	2,067 50
Silver coin.....	770 10	555 00	1,001 60	1,512 55	1,109 30
Nickels and cents.....	88 58	118 16	181 02	230 13	247 10
Checks and cash items.....	85 59	1,542 50	20 25	21 95	- 1 25
Expenses paid.....	320 06				
Totals.....	\$93,713 69	\$118,531 93	\$145,511 65	\$155,365 77	\$159,421 49
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					500 00
Undivided profits, less current ex- penses, interest and taxes paid.....		180 50	394 10	330 16	781 92
Dividends unpaid.....					
Commercial deposits subject to check.....	20,449 24	26,877 34	32,390 84	27,067 83	31,327 78
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....			113 76		
Savings certificates of deposit....	34,251 65	47,999 73	57,060 27	70,299 67	72,997 65
Savings deposits.....	14,013 00	18,474 36	29,952 68	32,668 11	28,814 14
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$93,713 89	\$118,531 93	\$145,511 65	\$155,365 77	\$159,421 49

No. 203.

THE KEMPF COMMERCIAL AND SAVINGS BANK, CHELSEA.

Organized January 14, 1898.

H. S. HOLMES, *President*; C. H. KEMPF, *Vice President*; GEO. A. BEGOLE, *Cashier*;
JOHN L. FLETCHER, *Assistant Cashier*.DIRECTORS.—Reuben Kempf, C. H. Kempf, H. S. Holmes, C. Klein, Otto D. Luick, Edward Vogel,
D. C. McLaren.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$94,988 93	\$86,107 75	\$66,740 65	\$72,523 91	\$78,507 64
Bonds, mortgages and securities..	354,951 42	365,779 67	384,427 51	387,398 39	381,748 37
Premiums paid on bonds.....	1,007 69	1,173 83	2,510 45	2,423 25	1,787 50
Overdrafts.....	7,228 85	634 10	5,441 08	2,483 77	2,577 94
Banking house.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....	5,150 00	5,100 00	5,100 00	5,100 00	5,050 00
Other real estate.....	400 00	400 00	400 00	400 00	400 00
Due from other banks and bankers (not reserve cities).....			375 00	375 00	146 00
Items in transit.....	2,554 00	2,346 60			660 00
United States bonds.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from banks in reserve cities..	62,614 45	63,812 11	58,867 78	61,595 03	50,612 87
Exchanges for clearing house.....				89 04	35 56
U. S. and National bank currency..	8,592 00	11,609 00	13,750 00	10,237 00	12,078 00
Gold coin.....	15,372 50	16,497 50	16,335 00	15,577 50	16,310 00
Silver coin.....	1,479 10	1,378 60	1,173 90	1,413 15	1,719 20
Nickels and cents.....	177 89	149 27	135 63	250 86	180 73
Checks and cash items.....	232 26	123 34	223 43	168 17	421 52
Totals.....	\$572,249 09	\$572,611 77	\$572,980 46	\$577,535 07	\$569,735 33
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	15,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	13,845 99	7,313 11	11,454 37	9,456 25	10,818 96
Dividends unpaid.....		116 00			
Commercial deposits subject to check.....	79,543 50	78,691 32	64,878 37	70,291 32	69,150 93
Commercial certificates of deposit..	22,613 85	25,036 76	28,491 27	26,336 45	28,715 76
Due to banks and bankers.....					
Certified checks.....			250 00		
Cashier's checks outstanding.....	50 00				786 00
Savings deposits.....	350,228 77	349,760 94	357,378 34	357,396 58	348,436 21
Savings certificates of deposit.....	50,966 98	51,693 64	50,528 11	54,054 47	51,827 47
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$572,249 09	\$572,611 77	\$572,980 46	\$577,535 07	\$569,735 33

No. 235.

THE CHESANING STATE BANK, CHESANING.

Organized June 22, 1901.

O. D. CHAPMAN, *President*; M. L. PARSHALL, *Vice President*; F. A. GREENFELDER, *Cashier*;
HARRY N. SLACK, FLORENCE A. CHAPMAN, *Assistant Cashiers*.

DIRECTORS.—O. D. Chapman, F. A. Greenfelder, Ralph Agnew, G. M. Peet, M. L. Parshall, O. C. Sperry.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$148,536 73	\$161,175 03	\$155,456 29	\$155,819 47	\$166,272 17
Bonds, mortgages and securities...	75,251 00	79,921 50	96,608 50	101,258 50	108,538 50
Premiums paid on bonds.....					
Overdrafts.....	835 60	460 90	586 00	135 35	43 47
Banking house.....	7,500 00	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures.....	1,475 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,525 62	1,978 20	1,340 00	947 90	
United States bonds.....					
Due from banks in reserve cities..	48,672 67	36,800 94	21,839 87	36,474 54	10,616 96
Exchanges for clearing house.....					
U. S. and National bank currency..	12,431 00	7,489 00	12,669 00	7,291 00	9,048 00
Gold coin.....	10,830 00	12,127 50	12,757 50	13,062 50	13,312 50
Silver coin.....	1,441 60	617 90	1,113 95	1,691 25	2,186 15
Nickels and cents.....	84 67	83 56	121 19	148 74	132 76
Checks and cash items.....	405 11	151 03	448 16	396 80	395 00
Totals.....	\$308,989 00	\$310,805 56	\$312,940 46	\$327,226 05	\$320,535 51
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,600 00	2,815 00	2,815 00	2,815 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,828 43	2,093 25	4,936 34	5,302 82	1,226 35
Dividends unpaid.....		45 50			31 50
Commercial deposits subject to check.....	50,689 54	66,601 64	51,314 36	50,202 51	46,696 91
Commercial certificates of deposit..	154,872 78	143,446 26	131,004 77	104,040 35	111,015 88
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	65,998 25	70,803 91	68,294 48	75,850 27	76,596 92
Savings certificates of deposit.....			29,575 51	64,015 10	56,967 95
Notes and bills discounted.....					
Bills payable.....					
Totals.....	\$308,989 00	\$310,805 56	\$312,940 46	\$327,226 05	\$320,535 51

STATE BANKS OF MICHIGAN.

81

No. 424.

THE CITIZENS' STATE BANK OF CLARE.

Organized December 22, 1908.

WILLIAM HALEY, *President*; ALLEN E. MULDER, *Vice President*; GEO. E. BENNER, *Cashier*.

DIRECTORS.—William Haley, James Duncan, Allen E. Mulder, John W. Calkins, Nelson A. Bloom, Geo. E. Benner.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....			\$30,764 65	\$44,275 14	\$43,340 16
Bonds, mortgages and securities...			9,529 57	9,150 30	9,665 30
Premiums paid on bonds.....					
Overdrafts.....			434 84	169 84	80 53
Banking house.....			5,000 00	5,000 00	5,000 00
Furniture and fixtures.....			2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....			3,374 63	1,564 28	
United States bonds.....					
Due from banks in reserve cities..			10,169 75	12,127 90	4,729 15
Exchanges for clearing house....					
U. S. and National bank currency.			3,938 00	1,821 00	2,696 00
Gold coin.....			962 50	1,147 50	1,367 50
Silver coin.....			916 30	496 35	1,158 65
Nickels and cents.....			145 69	277 14	226 90
Checks and cash items.....			1,499 36	1,306 68	3,025 30
Totals.....			\$77,725 19	\$79,428 22	\$73,318 58
Liabilities.					
Capital stock paid in.....			\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					80 00
Undivided profits, less current ex- penses, interest and taxes paid..			577 79	800 61	818 83
Dividends unpaid.....					
Commercial deposits subject to check.....			29,587 57	29,048 35	24,040 43
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....			11,627 43	12,285 51	13,345 71
Savings certificates of deposit....			15,932 40	17,293 75	15,033 61
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....			\$77,725 19	\$79,428 22	\$73,318 58

No. 118.

THE CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

C. W. PERRY, *President*; WM. WOLSEY, *Vice President*. C. H. SUTHERLAND, *Cashier*.

DIRECTORS.—C. W. Perry, Wm. Wolsey, L. Wiesman, Joseph Hudson, C. H. Sutherland.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$104,498 78	\$99,262 80	\$113,790 86	\$117,059 75	\$122,744 35
Bonds, mortgages and securities..	52,984 47	56,517 47	83,239 47	87,949 47	92,439 47
Premiums paid on bonds.....					
Overdrafts.....	1,470 77	359 57	336 64	2,593 11	812 28
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate. Due from other banks and bankers (not reserve cities).....	24,000 00	24,000 00	29,000 00	24,000 00	20,000 00
Items in transit.....		1,534 06	1,482 50		2,929 18
United States bonds.....					
Due from banks in reserve cities..	38,092 19	60,467 57	49,189 79	37,303 05	28,975 46
Exchanges for clearing house.....					
U. S. and National bank currency..	16,862 00	15,875 00	10,754 00	11,566 00	8,410 00
Gold coin.....	1,440 00	2,660 00	3,105 00	3,755 00	4,015 00
Silver coin.....	1,755 75	3,156 30	1,520 65	1,223 50	1,356 20
Nickels and cents.....	152 56	167 04	137 02	157 29	193 88
Checks and cash items.....	2,327 47	2,766 96	2,689 11	1,821 98	1,890 82
Totals.....	\$250,283 99	\$273,466 77	\$301,945 04	\$294,129 15	\$290,466 64
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,933 64	2,242 55	5,624 33	1,955 00	2,388 43
Dividends unpaid.....	75 00	175 00	175 00	150 00	
Commercial deposits subject to check.....	45,395 01	54,705 49	48,095 66	43,941 57	44,468 32
Commercial certificates of deposit.			600 00	35,633 98	58,226 90
Due to banks and bankers.....					
Certified checks.....			100 00		
Cashier's checks outstanding.....					
Savings deposits.....	86,978 12	105,180 43	113,266 69	110,864 25	110,355 72
Savings certificates of deposit.....	85,902 22	84,163 30	107,083 36	74,584 35	48,027 27
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$250,283 99	\$273,466 77	\$301,945 04	\$294,129 15	\$290,466 64

No. 267.

E. JOSSMAN STATE BANK, CLARKSTON.

Organized November 25, 1902.

ANDREW K. EDGAR, *President*; C. J. SUTHERLAND, *Vice President*; R. E. JOSSMAN, *Cashier*.

DIRECTORS.—A. K. Edgar, Manley Bower, Edmund Foster, George F. Gross, R. E. Jossman, C. J. Sutherland, Lant Sherwood.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09
Loans and discounts.....	\$71,534 14	\$74,034 66	\$67,361 98	\$60,494 80	\$69,199 72
Bonds, mortgages and securities..	46,770 80	45,016 25	44,151 25	43,879 35	42,729 35
Premiums paid on bonds.....					
Overdrafts.....	423 60				
Expenses, interest and taxes paid..		3 77			
Banking house.....					
Furniture and fixtures.....	950 00	850 00	850 00	850 00	775 00
Other real estate.....	242 67	242 67	242 67	242 67	242 67
Due from other banks and bankers (not reserve cities).....	66 33	241 85	144 88	177 74	55 32
Items in transit.....	575 00	924 00	4,001 25	407 87	
United States bonds.....					
Due from banks in reserve cities..	9,256 19	14,453 02	8,906 71	8,330 62	5,729 03
Exchanges for clearing house.....					
U. S. and National bank currency..	5,543 00	8,731 00	9,831 00	6,859 00	4,127 00
Gold coin.....	945 00	1,035 00	1,220 00	1,515 00	1,550 00
Silver coin.....	430 90	449 80	205 55	385 80	756 55
Nickels and cents.....	80 43	55 78	61 54	67 13	70 04
Checks and cash items.....	22 00	57 86	56 38	24 86	9 00
Totals.....	\$136,840 06	\$146,095 66	\$137,033 21	\$129,234 84	\$125,243 71
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	9,000 00	9,500 00	9,500 00	9,500 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	967 25		667 22	905 67	49 03
Dividends unpaid.....					
Commercial deposits subject to check.....	12,592 53	25,125 02	16,507 00	13,830 30	9,501 34
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	24,103 08	22,581 11	28,302 56	30,841 19	28,261 93
Savings certificates of deposit.....	53,765 05	56,739 53	56,056 43	54,157 68	57,431 41
Notes and bills rediscounted.....	16,412 15	12,150 00	6,000 00		
Bills payable.....					
Totals.....	\$136,840 06	\$146,095 66	\$137,033 21	\$129,234 84	\$125,243 71

STATE BANKING DEPARTMENT.

No. 376.

THE CLIMAX STATE BANK, CLIMAX.

Organized August 25, 1907.

A. A. ALDRICH, *President*; M. SCRAMLIN, *Vice President*; T. E. SINCLAIR, *Cashier*.

DIRECTORS.—A. A. Aldrich, A. T. Slaght, M. Scramlin, J. E. Kimble, L. T. Becker, T. T. Hallock, George Carpp, J. W. Pierce, A. D. Leiter.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$39,404 89	\$38,900 39	\$37,811 74	\$37,615 60	\$37,019 32
Bonds, mortgages and securities...	19,824 43	22,444 43	28,069 43	28,119 43	30,149 43
Premiums paid on bonds.....	547 38	300 00	300 00	300 00	.....
Overdrafts.....	251 43	132 93	54 81	.....	155 42
Banking house.....	.....	.....	.....	.....	.....
Furniture and fixtures.....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Other real estate.....	.....	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities).....	2,317 94	1,360 59	670 38	1,820 27	.....
Items in transit.....	.....	.....	.....	294 43	417 66
United States bonds.....	.....	.....	.....	.....	.....
Due from banks in reserve cities..	15,809 00	15,358 59	7,658 11	9,893 72	12,858 38
Exchanges for clearing house.....	.....	.....	.....	.....	.....
U. S. and National bank currency..	2,110 00	2,175 00	1,260 00	3,068 00	2,470 00
Gold coin.....	1,390 00	1,495 00	2,130 00	1,305 00	1,630 09
Silver coin.....	140 60	164 40	318 15	150 35	226 40
Nickels and cents.....	33 72	34 06	28 75	9 25	13 14
Checks and cash items.....	13 03	105 77	26 00	98 42	111 30
Totals.....	\$83,082 51	\$83,721 18	\$79,577 37	\$83,924 52	\$86,295 05
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	.....	200 00	200 00	200 00	200 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,282 18	441 00	506 12	825 58	735 56
Dividends unpaid.....	.....	.....	.....	.....	.....
Commercial deposits subject to check.....	16,212 26	12,996 28	11,319 03	15,746 27	17,507 58
Commercial certificates of deposit..	.....	.....	.....	.....	.....
Due to banks and bankers.....	.....	.....	.....	.....	.....
Certified checks.....	.....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....	.....
Savings deposits.....	39,707 29	48,052 63	44,928 98	46,177 33	44,445 87
Savings certificates of deposit....	5,880 78	2,031 27	2,623 24	975 34	3,406 04
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Totals.....	\$83,082 51	\$83,721 18	\$79,577 37	\$83,924 52	\$86,295 05

No. 104.

THE BRANCH COUNTY SAVINGS BANK, COLDWATER.

Organized October 14, 1890.

B. S. SPOFFORD, *President*; F. L. BURDICK, G. W. VAN AKEN, *Vice Presidents*; M. W. WIMER, *Cashier*.

DIRECTORS.—B. S. Spofford, G. W. VanAken, N. A. Reynolds, F. L. Burdick, Alfred Milnes, N. Baldwin, H. P. Woodward.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$192,661 75	\$206,032 24	\$195,513 86	\$221,638 42	\$201,818 71
Bonds, mortgages and securities..	230,019 33	224,561 33	221,340 65	217,667 65	215,545 40
Premiums paid on bonds.....					
Overdrafts.....	1,727 93	1,807 78	2,112 76	1,075 45	810 79
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	110,991 50	139,006 36	94,262 32	79,015 21	87,927 76
Exchanges for clearing house.....	1,013 22	653 93	1,064 66	1,016 81	653 23
U. S. and National bank currency.	28,039 00	28,490 00	26,838 00	24,627 00	25,744 00
Gold coin.....	15,040 00	15,630 00	12,575 00	14,100 00	13,805 00
Silver coin.....	3,504 70	3,929 25	3,248 20	4,076 70	3,871 00
Nickels and cents.....	192 99	209 55	183 64	173 06	195 13
Checks and cash items.....					
Totals.....	\$583,280 51	\$620,320 44	\$557,139 09	\$563,390 30	\$550,371 02
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	26,000 00	27,000 00	27,000 00	27,000 00	28,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	6,793 35	3,151 11	4,819 91	6,176 04	3,655 91
Dividends unpaid.....					30 00
Commercial deposits subject to check.....	139,883 90	169,395 18	108,532 74	107,940 08	98,683 09
Commercial certificates of deposit.	106,661 70	111,231 77	113,931 09	106,336 14	108,022 93
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	253,941 56	259,542 38	252,855 35	265,938 04	261,979 09
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$583,280 51	\$620,320 44	\$557,139 09	\$563,390 30	\$550,371 02

No. 358.

*THE COMMERCIAL AND SAVINGS BANK OF COLEMAN.

Organized December 26, 1906.

WM. D. GORDON, *President*; THOS. E. McCANN, EDWIN T. H. SCOTT, *Vice Presidents*;
WILL E. REARDON, *Cashier*.

DIRECTORS.—Joseph W. O'Brien, Ira T. Sayre, John H. Bodfish, Wm. D. Gordon, Thomas E. McCann,
Edwin T. H. Scott, Will E. Reardon.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$16,591 57	\$16,792 30			
Bonds, mortgages and securities...	952 00	885 00			
Premiums paid on bonds.....					
Overdrafts.....					
Expenses, interest and taxes paid.....		344 29			
Banking house.....	6,500 00	6,500 00			
Furniture and fixtures.....	300 00	250 00			
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	4,384 91	3,514 34			
Exchanges for clearing house....	461 90				
U. S. and National bank currency..	757 00	831 00			
Gold coin.....	540 00				
Silver coin.....	124 10	184 65			
Nickels and cents.....	6 17	8 02			
Checks and cash items.....					
Totals.....	\$30,617 65	\$29,309 60			
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00			
Surplus fund.....	200 00	300 00			
Undivided profits, less current ex- penses, interest and taxes paid..	301 58				
Dividends unpaid.....					
Commercial deposits subject to check.....	5,031 87	4,181 44			
Commercial certificates of deposit..	5,084 20	4,828 16			
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$30,617 65	\$29,309 60			

*Consolidated with Midland County Savings Bank, Midland, March 31, 1909.

STATE BANKS OF MICHIGAN.

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No. 292.

THE STATE BANK OF COLEMAN, COLEMAN.

Organized June 1, 1904.

C. H. NIGGEMAN, *President*; J. E. CURTICE, *Vice President*; P. T. HERWIG, *Cashier*.

DIRECTORS.—J. E. Curtice, E. B. Knapp, Francis B. Niggeman, C. D. Williams, C. H. Niggeman, J. M. Allen.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$62,622 11	\$60,580 12	\$64,024 90	\$66,402 44	\$64,294 30
Bonds, mortgages and securities...	11,220 75	8,656 75	8,141 75	7,596 75	6,584 75
Premiums paid on bonds.....					
Overdrafts.....	720 84	18 21	33 39	57 37	264 61
Banking house.....	8,603 95	8,603 95	8,603 95	8,603 95	8,601 25
Furniture and fixtures.....	2,214 96	2,214 96	2,214 96	2,214 96	2,214 96
Other real estate.....	1,893 95	1,893 95	1,893 95	1,893 95	1,893 95
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	15,360 14	9,760 04	21,884 99	19,383 14	26,006 36
Exchanges for clearing house.....					
U. S. and National bank currency..	3,775 00	4,130 00	4,055 00	4,130 00	3,384 00
Gold coin.....	3,015 00	2,950 00	3,117 50	2,947 50	2,340 00
Silver coin.....	482 30	359 45	264 50	462 55	562 90
Nickels and cents.....	57 83	81 91	116 30	103 14	80 09
Checks and cash items.....	585 87	143 70	459 09	310 89	
Totals.....	\$110,552 70	\$99,393 04	\$114,810 37	\$114,106 64	\$116,227 17
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,800 00	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,529 46	2,678 39	3,650 81	4,059 34	2,854 85
Dividends unpaid.....		300 00			70 00
Commercial deposits subject to check.....	36,356 03	30,371 10	35,104 35	32,178 94	24,228 73
Commercial certificates of deposit..	41,613 69	37,556 22	41,699 73	43,666 58	44,858 44
Due to banks and bankers.....					87 94
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	6,253 52	6,487 33	7,355 48	7,201 78	7,127 21
Savings certificates of deposit....					
State monies on deposit.....			5,000 00	5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$110,552 70	\$99,393 04	\$114,810 37	\$114,106 64	\$116,227 17

STATE BANKING DEPARTMENT.

No. 442.

*THE STATE BANK OF COLOMA.

Organized November, 28, 1909.

WILLIAM H. BALL, *President*; LEWIS UMPHREY, *Vice President*; CHARLES O. BALL, *Cashier*;
C. M. BALL, *Assistant Cashier*.

DIRECTORS.—William H. Ball, Chas. O. Ball, Arvine S. Miller, Lyman Ingraham, Lewis Umphrey.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..					
Bonds, mortgages and securities.. . . .					
Premiums paid on bonds.. . . .					
Overdrafts.. . . .					
Banking house.. . . .					
Furniture and fixtures.. . . .					
Other real estate.. . . .					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.. . . .					
Exchanges for clearing house.. . . .					
U. S. and National bank currency.. . . .					
Gold coin.. . . .					
Silver coin.. . . .					
Nickels and cents.. . . .					
Checks and cash items.. . . .					
Totals.....					
Liabilities.					
Capital stock paid in.. . . .					
Surplus fund.. . . .					
Undivided profits, less current ex- penses, interest and taxes paid.. . . .					
Dividends unpaid.. . . .					
Commercial deposits subject to check.. . . .					
Commercial certificates of deposit.. . . .					
Due to banks and bankers.. . . .					
Certified checks.. . . .					
Cashier's checks outstanding.. . . .					
Savings deposits.. . . .					
Savings certificates of deposit.. . . .					
Notes and bills rediscounted.. . . .					
Bills payable.. . . .					
Totals.....					

*Commenced business November 23, 1909.

STATE BANKS OF MICHIGAN.

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No. 427.

E. HILL AND SONS' STATE BANK, COLON.

Organized March 11, 1909.

THOMAS J. HILL, *President*; GRANT E. FARRAND, *Vice President*; FRANK E. HILL, *Cashier*;
JOHN A. KARCHNER, *Assistant Cashier*.

DIRECTORS.—Thos. J. Hill, Grant E. Farrand, Frank E. Hill, S. V. Hill, Joseph Farrand.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....			\$10,447 96	\$21,185 05	\$29,809 43
Bonds, mortgages and securities.....			64,104 11	78,069 11	78,299 11
Premiums paid on bonds.....					
Overdrafts.....				411 64	1 00
Banking house.....			10,000 00	10,000 00	10,000 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....			37,473 84	35,995 79	38,042 77
Exchanges for clearing house.....					
U. S. and National bank currency.....			4,748 00	6,240 00	3,778 00
Gold coin.....			1,000 00	2,255 00	2,700 00
Silver coin.....			435 00	577 60	1,252 60
Nickels and cents.....			64 45	79 24	135 99
Checks and cash items.....			55 93	116 38	562 61
Totals.....			\$128,329 29	\$154,929 81	\$164,581 51
Liabilities.					
Capital stock paid in.....			\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..			147 46	427 67	660 49
Dividends unpaid.....					
Commercial deposits subject to check.....			71,950 23	75,268 06	55,429 91
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....			16,231 60	39,234 08	68,491 11
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....			\$128,329 29	\$154,929 81	\$164,581 51

No. 433.

THE COLUMBIAVILLE STATE BANK, COLUMBIAVILLE.

Organized May 29, 1909.

CHARLES PATTEN, *President*; GEORGE D. CLARKE, *Vice President*; ROSCOE C. WIXSON, *Cashier*.

DIRECTORS.—Charles Patten, S. C. Hallenbeck, H. N. Blue, S. P. Selden, C. D. Chapin, Wm. J. Hoxsie, Wm. Thom, W. H. Wilson, Geo. D. Clarke, R. C. Wixson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....					\$4,000 49
Bonds, mortgages and securities...					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					1,458 59
Expenses paid.....					166 24
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...					15,346 41
Exchanges for clearing house....					
U. S. and National bank currency...					1,688 00
Gold coin.....					230 00
Silver coin.....					166 00
Nickels and cents.....					25 37
Checks and cash items.....					
Totals.....					\$23,079 10
Liabilities.					
Capital stock paid in.....					\$18,365 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid...					
Dividends unpaid.....					
Commercial deposits subject to check.....					2,709 10
Commercial certificates of deposit...					774 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					145 00
Savings certificates of deposit....					1,088 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					\$23,079 10

STATE BANKS OF MICHIGAN.

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No. 32.

THE FARMERS' STATE BANK OF CONCORD.

Organized November 20, 1886.

PERCY E. CHAPPLE, *President*; J. HENRY DART, *Vice President*; C. V. CUTTING, *Cashier*;
 VIOLA KEELER, *Assistant Cashier*.

DIRECTORS.—Percy E. Chapple, H. E. Dewey, F. P. Dann, A. S. Wolcott, W. H. Magel, J. Henry Dart, C. V. Cutting.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$100,193 57	\$111,276 69	\$106,085 53	\$96,265 80	\$110,765 16
Bonds, mortgages and securities...	94,169 60	101,776 60	120,372 60	143,772 60	129,222 60
Premiums paid on bonds.....					
Overdrafts.....	24 12	204 68	28 91		99 35
Banking house.....	7,200 00	7,200 00	7,200 00	7,200 00	7,200 00
Furniture and fixtures.....					
Other real estate.....	800 00	800 00	800 00	800 00	800 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...	77,643 11	65,535 61	64,988 60	63,438 56	56,773 84
Exchanges for clearing house.....					
U. S. and National bank currency...	9,589 00	7,030 00	8,295 00	7,805 00	9,355 00
Gold coin.....	7,015 00	7,005 00	7,300 00	7,370 00	7,565 00
Silver coin.....	550 00	800 00	490 00	270 00	510 00
Nickels and cents.....	24 30	97 29	43 88	51 84	54 28
Checks and cash items.....			452 36	175 79	
Totals.....	\$297,208 70	\$301,725 87	\$316,056 88	\$327,149 59	\$322,345 23
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	7,500 00	7,500 00	7,500 00	7,500 00
Undivided profits, less current ex- penses, interest and taxes paid...	7,718 15	5,324 92	6,055 96	5,991 58	6,267 43
Dividends unpaid.....	35 00	38 50			87 50
Commercial deposits subject to check.....	42,394 19	51,818 29	53,507 05	55,901 64	57,736 27
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	42,934 82	49,856 82	60,298 11	76,565 44	83,935 22
Savings certificates of deposit....	174,126 54	162,187 34	163,695 76	156,190 93	141,818 81
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$297,208 70	\$301,725 87	\$316,056 88	\$327,149 59	\$322,345 23

No. 174.

COMMERCIAL STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized August 1, 1894.

SAMUEL GIBSON, *President*; JOHN B. GEORGE, *Vice President*; JAMES A. MARSH, *Cashier*.

DIRECTORS.—Samuel Gibson, John B. George, W. H. Burger, Charles M. Burger, John Blue, Charles E. Hagenbuch, James A. Marsh, R. T. Weir, K. W. Hartman.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$124,993 87	\$130,789 33	\$131,190 47	\$126,481 99	\$132,222 20
Bonds, mortgages and securities..	70,067 47	69,252 35	69,022 35	68,572 35	68,200 95
Premiums paid on bonds.....					
Overdrafts.....	913 73	2,356 00	4,025 13	1,764 34	1,003 05
Banking house.....	7,839 00	7,839 00	7,839 00	7,839 00	7,839 00
Furniture and fixtures.....	2,270 00	2,270 00	2,270 00	2,270 00	2,270 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,635 00	1,801 25	3,489 94	1,124 06	2,446 81
United States bonds.....					
Due from banks in reserve cities..	37,875 83	38,795 40	25,007 86	34,470 58	23,489 32
Exchanges for clearing house.....					
U. S. and National bank currency..	9,615 00	6,025 00	8,105 00	6,403 00	7,966 00
Gold coin.....	7,965 00	8,475 00	8,310 00	8,195 00	8,050 00
Silver coin.....	938 25	1,564 00	547 90	658 45	744 65
Nickels and cents.....	79 18	85 05	32 07	140 27	119 60
Checks and cash items.....	782 81	976 75	293 89	241 09	1,046 37
Totals.....	\$265,875 14	\$270,229 13	\$260,133 61	\$258,160 13	\$255,397 95
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	6,253 21	4,075 90	6,746 72	5,947 21	4,989 15
Dividends unpaid.....					
Commercial deposits subject to check.....	40,850 35	48,313 18	45,783 23	38,528 29	39,552 81
Commercial certificates of deposit..	22,614 50	14,011 31	7,413 29	6,456 29	
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	90,348 55	91,511 79	80,354 11	87,952 78	87,819 70
Savings certificates of deposit.....	55,808 53	62,316 95	69,836 26	69,273 56	72,736 29
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$265,875 14	\$270,229 13	\$260,133 61	\$258,160 13	\$255,397 95

No. 173.

THE FIRST STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized June 28, 1894.

S. B. HAGENBUCH, *President*; E. W. KEIGHTLEY, *Vice President*;
GEORGE CROSSETT HARVEY, *Cashier*.DIRECTORS.—S. B. Hagenbuch, J. Mark Harvey, D. S. Crossett, E. W. Keightley, George Crossett
Harvey, L. A. Strohm, L. A. Harvey.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$183,777 38	\$191,305 50	\$189,711 89	\$177,034 00	\$176,321 44
Bonds, mortgages and securities..	81,548 72	92,791 81	85,471 06	99,261 29	99,228 44
Premiums paid on bonds.....	549 71	399 68	131 31	122 61	122 61
Overdrafts.....	1,718 07	270 37	841 33	3,799 66	2,966 70
Banking house.....	7,237 84	7,000 00	7,007 00	7,425 05	7,687 64
Furniture and fixtures.....	1,240 00	1,200 00	1,250 00	1,847 66	1,201 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	5,023 59	1,938 79	1,045 94	4,690 24	3,435 28
United States bonds.....					
Due from banks in reserve cities..	28,510 61	25,969 36	25,520 23	24,773 54	30,767 84
Exchanges for clearing house.....					
U. S. and National bank currency..	6,810 00	7,322 00	8,857 00	7,709 00	8,061 00
Gold coin.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Silver coin.....	1,494 75	1,215 75	445 50	1,295 25	839 00
Nickels and cents.....	146 23	187 34	72 99	85 78	106 65
Checks and cash items.....	1,588 35	1,355 90	3,816 96	270 85	2,845 76
Totals.....	\$329,644 75	\$340,976 40	\$334,171 21	\$337,804 93	\$342,673 36
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,414 49	1,784 05	2,364 13	3,159 46	2,239 05
Dividends unpaid.....					
Commercial deposits subject to check.....	54,017 51	67,699 40	59,913 24	60,791 48	63,459 18
Commercial certificates of deposit..			100 00	150 00	16,727 66
Due to banks and bankers.....					
Certified checks.....	18 00	38 05	15 00	18 10	
Cashier's checks outstanding.....	91 05	552 80	213 99	335 30	111 80
Savings deposits.....	8,710 50	8,905 37	9,996 32	11,039 62	11,802 51
Savings certificates of deposit.....	225,393 20	221,996 73	221,568 53	222,310 97	208,333 16
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$329,644 75	\$340,976 40	\$334,171 21	\$337,804 93	\$342,673 36

STATE BANKING DEPARTMENT.

No. 281.

COOPERSVILLE STATE BANK, COOPERSVILLE.

Organized October 27, 1903.

COLON C. LILLIE, *President*; JOHN WEATHERWAX, *Vice President*; M. DURHAM, *Cashier*;
GERTIE COMSTOCK, *Assistant Cashier*.

DIRECTORS.—Colon C. Lillie, M. Durham, Henry Ferguson, John Weatherwax, Frederick D. Smith,
Walter I. Lillie, Mrs. Julia A. Lillie.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$82,541 62	\$81,827 97	\$88,242 87	\$87,381 11	\$84,765 12
Bonds, mortgages and securities...	141,331 19	144,130 22	160,464 87	160,784 87	161,008 77
Premiums paid on bonds.....					
Overdrafts.....	2,745 26	2,190 73	3,453 31	1,125 77	442 96
Banking house.....	2,713 84	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,738 10	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	613 50	603 50	613 62	613 62	613 62
Due from other banks and bankers (not reserve cities).....			347 00		
Items in transit.....					1,404 75
United States bonds.....					
Due from banks in reserve cities..	21,588 44	28,625 24	21,921 81	33,904 05	44,024 14
Exchanges for clearing house.....					
U. S. and National bank currency..	1,765 00	1,428 00	3,340 00	1,350 00	4,094 00
Gold coin.....	9,275 00	9,325 00	9,725 00	9,825 00	10,145 00
Silver coin.....	306 30	361 95	397 20	459 05	228 55
Nickels and cents.....	190 20	134 58	112 93	216 80	110 47
Checks and cash items.....	147 00	705 51	3 86	433 30	285 91
Totals.....	\$264,953 45	\$273,332 70	\$292,622 47	\$300,153 57	\$311,123 29
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,000 00	5,000 00	5,000 00	5,000 00	5,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,623 31	1,532 95	2,339 92	3,009 69	1,466 35
Dividends unpaid.....		10 00			
Commercial deposits subject to check.....	34,509 55	34,669 58	36,956 50	41,776 59	46,922 55
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....			10,800 00	10,800 00	10,800 00
Cashier's checks outstanding.....					
Savings deposits.....	25,627 31	26,431 26	26,289 91	27,626 39	29,332 01
Savings certificates of deposit....	178,193 28	185,688 91	191,196 57	191,823 56	196,872 15
Suspense.....			39 57	117 34	230 23
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$264,953 45	\$273,332 70	\$292,622 47	\$300,153 57	\$311,123 29

STATE BANKS OF MICHIGAN.

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No. 406.

THE STATE BANK OF MONTCALM COUNTY, CORAL.

Organized July 21, 1908.

J. STEWART NEWELL, *President*; THOMAS HILL, *Vice President*; S. M. DINSMORE, *Cashier*;
H. S. NEWELL, *Assistant Cashier*.

DIRECTORS.—J. Stewart Newell, Thomas Hill, W. D. Day, S. M. Dinsmore, E. A. Bartlett, Lincoln Avery, Michael C. Arbagast.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$34,615 89	\$32,488 14	\$28,943 85	\$35,010 98	\$36,992 30
Bonds, mortgages and securities..	2,975 58	3,944 33	17,214 65	20,302 90	21,001 30
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					225 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....			125 00	125 00	
Due from other banks and bankers (not reserve cities).....	5,565 17	4,130 83	4,160 82	1,070 00	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	9,142 60	14,002 42	9,851 92	3,651 34	6,829 78
Exchanges for clearing house.....					
U. S. and National bank currency..	1,744 00	2,731 00	2,251 00	2,676 00	2,009 00
Gold coin.....	55 00	150 00	285 00	330 00	390 00
Silver coin.....	598 20	418 90	120 75	257 50	357 50
Nickels and cents.....	12 13	2 19	29 62	37 22	2 34
Checks and cash items.....	133 74	142 35	55 51	49 04	37 95
Totals.....	\$55,642 31	\$59,010 16	\$64,038 12	\$64,509 98	\$68,845 17
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....		200 00	200 00	200 00	800 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,155 66	92 36	920 23	1,472 52	207 65
Dividends unpaid.....					
Commercial deposits subject to check.....	10,387 90	9,514 91	7,631 97	8,449 45	9,208 10
Commercial certificates of deposit..	13,584 05	18,494 13			14,355 63
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....			20,527 45	20,310 15	19,273 79
Savings certificates of deposit.....	10,514 70	10,708 76	14,758 47	14,077 86	
State monies on deposit.....					5,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$55,642 31	\$59,010 16	\$64,038 12	\$64,509 98	\$68,845 17

No. 339.

THE OLD CORUNNA STATE BANK, CORUNNA.

Organized May 9, 1906.

W. F. GALLAGHER, *President*; JOHN DRISCOLL, T. M. EULER, *Vice Presidents*;
W. A. ROSENKRANS, *Cashier*; E. T. SIDNEY, *Assistant Cashier*.

DIRECTORS.—W. F. Gallagher, John Driscoll, T. M. Euler, W. A. Rosenkrans, E. T. Sidney,
A. A. Harper.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$231,764 43	\$229,957 88	\$234,197 17	\$257,051 55	\$236,866 05
Bonds, mortgages and securities...	118,300 50	122,475 50	147,455 50	154,862 50	156,460 50
Premiums paid on bonds.....	500 00	675 00	815 00	993 50	993 50
Overdrafts.....	801 98	88 18	178 99	573 80	343 69
Banking house.....	14,000 00	14,000 00	14,000 00	14,000 00	14,000 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	4,609 38				995 61
Items in transit.....	1,031 05	682 15	3,799 37	2,625 39	2,594 29
United States bonds.....					
Due from banks in reserve cities..	27,863 99	38,481 15	61,272 35	36,769 82	40,107 40
Exchanges for clearing house....		2,100 00	1,604 00		1,100 00
U. S. and National bank currency..	14,740 00	14,807 00	10,529 00	10,529 00	12,023 00
Gold coin.....	10,000 00	10,000 00	10,000 00	11,500 00	11,160 00
Silver coin.....	1,500 00	2,000 00	1,900 00	900 00	1,000 00
Nickels and cents.....	74 66	102 38	164 10	133 72	197 09
Checks and cash items.....	1,625 33	798 54	780 03	891 18	271 45
Interest paid.....			263 37		
Totals.....	\$430,711 32	\$440,167 78	\$490,958 88	\$494,830 46	\$482,112 58
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	8,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,423 87	286 70		2,741 67	775 14
Dividends unpaid.....					
Commercial deposits subject to check.....	52,741 63	52,700 36	59,432 60	43,789 91	39,355 39
Commercial certificates of deposit..	69,627 79	71,724 94	72,819 06	77,492 29	77,370 94
Due to banks and bankers.....		996 66	6,456 86	5,014 91	3,448 77
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	14,568 22	16,122 54	17,091 72	17,888 52	17,707 50
Savings certificates of deposit....	254,349 81	259,336 58	296,158 04	306,303 16	304,454 84
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$430,711 32	\$440,167 78	\$490,958 88	\$494,830 46	\$482,112 58

STATE BANKS OF MICHIGAN.

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No. 183.

SANILAC COUNTY STATE BANK, CROSWELL.

Organized December 26, 1895.

JOHN P. NIGGEMAN, JR., *President*; ROBERT GRAY, D. MCNAIR, *Vice Presidents*; A. R. SCHELL, *Cashier*;
F. L. FENTON, *Assistant Cashier*; A. E. SLEEPER, D. MCNAIR, *Auditors*.

DIRECTORS.—A. E. Sleeper, John P. Niggeman, Jr., D. McNair, Robert Gray, James McColl.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$229,468 27	\$246,488 68	\$249,954 49	\$244,439 66	\$241,861 34
Bonds, mortgages and securities..	78,957 50	88,987 28	93,498 10	91,203 40	99,733 27
Premiums paid on bonds.....					
Overdrafts.....	1,711 16	709 02	328 81	1,070 24	1,024 87
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,741 46	2,778 46	2,843 46	2,873 46	2,873 46
Other real estate.....	1,417 70	1,417 70	1,417 70	1,417 70	1,417 70
Due from other banks and bankers (not reserve cities).....			20 89	3,257 27	3,119 58
Items in transit.....	915 61	1,262 54	2,300 84	12,816 51	4,982 00
United States bonds.....					
Due from banks in reserve cities..	78,504 44	71,565 32	61,080 88	69,592 80	76,616 01
Exchanges for clearing house.....		1,100 21		1,343 53	
U. S. and National bank currency..	18,750 00	18,746 00	19,455 00	17,359 00	22,463 00
Gold coin.....	5,795 00	5,560 00	5,877 50	6,305 00	6,337 50
Silver coin.....	906 98	871 40	843 60	820 70	1,057 30
Nickels and cents.....	58 21	156 48	75 30	28 13	167 77
Checks and cash items.....	4 94		62 06		808 26
Totals.....	\$421,731 27	\$442,143 09	\$440,258 63	\$455,027 40	\$464,962 06
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	12,867 71	8,180 38	11,306 58	12,354 08	12,149 43
Dividends unpaid.....					
Commercial deposits subject to check.....	92,073 64	109,993 73	87,120 81	80,863 59	69,908 97
Commercial certificates of deposit..	240,671 29	248,006 61	265,771 46	259,597 35	191,486 42
Due to banks and bankers.....	1,358 24	403 21	1,301 32		
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	29,760 39	30,559 16	29,758 46	42,604 58	54,469 19
Savings certificates of deposit....				14,607 80	91,948 05
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$421,731 27	\$442,143 09	\$440,258 63	\$455,027 40	\$464,962 06

No. 182.

STATE BANK OF CROSWELL, CROSWELL.

Organized December 4, 1895.

WM. H. AITKIN, *President*; A. H. MEDBURY, *Vice President*; F. J. BATTERSBEE, *Cashier*;
R. A. WEST, *Assistant Cashier*.

DIRECTORS.—Wm. H. Aitkin, M. C. Richardson, F. J. Battersbee, Melvin H. Aitkin, A. H. Medbury,
H. W. Wixon, F. P. Southworth.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$116,695 35	\$121,723 11	\$131,282 59	\$141,417 84	\$140,116 21
Bonds, mortgages and securities...	89,803 47	85,003 47	85,963 47	84,646 62	87,365 62
Premiums paid on bonds.....					
Overdrafts.....	294 51	178 16	116 26	128 46	41 05
Banking house.....	2,750 00	2,750 00	2,750 00	2,750 00	2,750 00
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....	3,000 00	3,000 00	2,500 00	2,500 00	2,500 00
Due from other banks and bankers (not reserve cities).....	3,005 16	846 42	343 58	3,364 56	3,111 16
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	47,926 35	25,534 28	28,989 78	36,513 57	43,809 60
Exchanges for clearing house....					
U. S. and National bank currency.	9,186 00	4,082 00	8,812 00	9,120 00	10,371 00
Gold coin.....	5,500 00	6,010 00	6,010 00	6,010 00	6,000 00
Silver coin.....	145 20	282 95	128 00	319 50	764 10
Nickels and cents.....	186 46	221 65	251 28	304 88	344 11
Checks and cash items.....	375 08	185 60	317 44	587 44	190 23
Totals.....	\$280,667 58	\$251,617 64	\$269,264 40	\$289,462 87	\$299,163 08
Liabilities.					
Capital stock paid in.....	\$22,000 00	\$22,000 00	\$22,000 00	\$22,000 00	\$22,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	419 47	999 89	2,375 91	4,530 69	219 05
Dividends unpaid.....					
Commercial deposits subject to check.....	96,637 57	75,597 22	77,229 95	84,264 58	86,805 11
Commercial certificates of deposit.	54,138 68	26,397 56	8,115 76	3,870 25	3,629 25
Due to banks and bankers.....		465 92	25 92	1,221 33	2,081 39
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	102,471 86	121,157 05	154,516 86	161,076 02	171,928 28
State monies on deposit.....				7,500 00	7,500 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$280,667 58	\$251,617 64	\$269,264 40	\$289,462 87	\$299,163 08

STATE BANKS OF MICHIGAN.

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No. 176.

DAVISON STATE BANK, DAVISON.

Organized December 28, 1894.

A. B. CULLEN, *President*; ISRAEL HILL, *Vice President*; W. G. BILLINGS, *Cashier*;
M. A. McBRATNEY, *Assistant Cashier*.

DIRECTORS.—A. B. Cullen, Israel Hill, J. H. Baxter, George Leach, F. H. Jaques, S. T. Hall,
W. G. Billings.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$77,162 63	\$85,023 63	\$85,156 67	\$92,633 57	\$80,431 93
Bonds, mortgages and securities..	103,755 51	107,311 51	115,888 51	113,498 51	114,106 51
Premiums paid on bonds.....					
Overdrafts.....	92 18	162 90	1,108 92	3,711 01	2,430 01
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	8,950 61	5,160 27	4,807 41	2,304 23	3,996 26
Items in transit.....		138 92	116 69		
United States bonds.....					
Due from banks in reserve cities..	32,904 05	25,491 55	15,091 27	8,851 88	18,411 61
Exchanges for clearing house.....					
U. S. and National bank currency..	7,711 00	4,223 00	8,102 00	8,717 00	3,635 00
Gold coin.....	2,640 00	3,102 50	3,072 50	3,420 00	4,250 00
Silver coin.....	803 85	809 00	586 95	940 30	649 45
Nickels and cents.....	182 44	197 70	72 74	130 73	133 95
Checks and cash items.....		15 01	250 00	9 78	3 80
Totals.....	\$239,202 27	\$236,635 99	\$239,253 66	\$239,217 01	\$233,156 52
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,100 00	3,300 00	3,300 00	3,300 00	— 3,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	6,867 22	5,739 63	6,809 00	5,758 67	4,338 96
Dividends unpaid.....					80 00
Commercial deposits subject to check.....	31,629 10	33,418 11	31,728 35	35,127 58	21,458 91
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	177,605 95	174,178 25	165,416 31	170,030 76	173,781 65
Notes and bills rediscounted.....					
Bills payable.....			12,000 00	5,000 00	
Totals.....	\$239,202 27	\$236,635 99	\$239,253 66	\$239,217 01	\$233,156 52

No. 319.

THE CITIZENS' STATE BANK OF DECATUR, DECATUR.

Organized August 15, 1905.

F. W. THOMAS, *President*; D. E. BRIGHAM, J. C. DUNNINGTON, *Vice Presidents*;
GEO. T. POMEROY, *Cashier*; GEO. B. ROGERS, *Assistant Cashier*.

DIRECTORS.—Frank W. Thomas, S. B. Monroe, D. E. Brigham, J. C. Dunnington, Geo. T. Pomeroy,
Geo. B. Rogers, J. E. Maxwell, S. J. Sherrod, E. J. Rawson, A. J. Goble.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$61,358 99	\$70,402 72	\$73,409 17	\$81,868 70	\$77,139 73
Bonds, mortgages and securities...	38,283 43	37,177 43	39,578 43	39,317 43	38,572 43
Premiums paid on bonds.....					
Overdrafts.....	323 73	1,389 00	1,863 33	1,426 03	975 72
Banking house.....	8,720 00	8,720 00	8,720 00	8,720 00	8,700 00
Furniture and fixtures.....	1,350 00	1,350 00	1,350 00	1,350 00	1,300 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	18,046 88	17,389 16	17,867 72	10,007 58	13,689 92
Exchanges for clearing house.....					
U. S. and National bank currency..	8,050 00	6,972 00	5,021 00	4,210 00	6,987 00
Gold coin.....	1,150 00	1,195 00	1,375 00	1,095 00	610 00
Silver coin.....	852 00	816 50	964 20	622 70	1,658 00
Nickels and cents.....	85 40	155 17	104 17	95 41	110 39
Checks and cash items.....	30 33	67 60	183 18	407 38	963 31
Totals.....	\$138,250 76	\$145,634 58	\$150,436 20	\$149,120 23	\$150,706 50
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00.
Surplus fund.....		500 00	500 00	500 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,350 90	2,928 69	4,077 73	4,240 70	2,999 72
Dividends unpaid.....					
Commercial deposits subject to check.....	38,209 85	30,732 04	26,191 65	26,591 25	27,295 43
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	20,829 69	26,348 98	73,186 17	28,551 58	31,143 55
Savings certificates of deposit....	55,860 32	65,124 87	26,500 65	69,236 70	68,267 80
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$138,250 76	\$145,634 58	\$150,436 20	\$149,120 23	\$150,706 50

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No. 102

THE FIRST STATE BANK OF DECATUR, DECATUR.

Organized September 19, 1890.

E. B. COPLEY, *President*; A. W. HAYDON, *Vice President*; L. D. HILL, *Cashier*.

DIRECTORS.—E. B. Copley, A. E. Lawrence, A. W. Haydon, Belle A. Baker, A. W. Copley.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$62,638 79	\$87,253 99	\$89,520 58	\$82,820 51	\$78,351 19
Bonds, mortgages and securities..	76,082 21	81,622 45	91,527 45	106,604 45	113,779 45
Premiums paid on bonds.....					
Overdrafts.....	1,334 53	685 19	3,090 89	797 60	1,625 71
Banking house.....	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures.....	2,046 39	2,104 14	2,104 14	2,000 00	2,000 00
Other real estate.....	6,394 09		2,158 45	2,175 07	2,216 38
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		50 00	795 71		700 00
United States bonds.....					
Due from banks in reserve cities..	53,721 23	40,640 63	25,217 45	18,652 02	19,122 76
Exchanges for clearing house.....					
U. S. and National bank currency..	7,356 00	7,876 00	10,361 00	11,280 00	12,047 00
Gold coin.....	2,669 00	3,189 00	3,416 00	3,816 00	5,261 00
Silver coin.....	580 25	738 25	986 20	421 05	762 80
Nickels and cents.....	10 34	38 40	35 09	76 15	66 20
Checks and cash items.....					
Totals.....	\$221,832 83	\$233,198 05	\$238,212 96	\$237,642 85	\$244,932 49
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,208 46	5,869 18	6,665 59	8,009 34	2,736 79
Dividends unpaid.....					
Commercial deposits subject to check.....	49,631 70	41,575 58	44,005 89	38,413 21	42,749 25
Commercial certificates of deposit..	102,887 76	121,935 68	123,207 06	126,955 16	
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	24,104 91	27,817 61	28,334 42	28,265 14	27,440 77
Savings certificates of deposit.....					132,005 68
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$221,832 83	\$233,198 05	\$238,212 96	\$237,642 85	\$244,932 49

STATE BANKING DEPARTMENT.

No. 196.

FARMERS' STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 25, 1897.

IRA ARNOT, *President*; E. M. MARK, *Vice President and Cashier*;
R. WILLIS, *Assistant Cashier*.

DIRECTORS.—Ira Arnot, Myra A. Mark, E. M. Mark, Vernie A. Wooley, Mark Davidson, John Blower.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$108,458 66	\$125,165 11	\$134,430 74	\$138,734 17	\$141,839 08
Bonds, mortgages and securities..	38,942 87	35,436 37	34,680 04	33,270 54	33,947 02
Premiums paid on bonds.....					
Overdrafts.....	884 58	224 18	345 33	504 09	1,335 99
Banking house.....	1,971 74	1,971 74	1,971 74	1,997 74	1,971 74
Furniture and fixtures.....	3,134 60	3,134 60	3,161 95	3,161 95	3,187 95
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	2,296 44	9,263 28	1,080 22		3,410 10
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	15,094 70	7,458 34	10,793 99	21,837 22	13,610 38
Exchanges for clearing house.....		890 56			
U. S. and National bank currency..	12,951 00	14,589 00	10,836 00	9,552 00	6,913 00
Gold coin.....	1,970 00	2,400 00	4,000 00	4,185 00	3,710 00
Silver coin.....	336 05	114 65	90 90	57 55	40 75
Nickels and cents.....	2 72	1 56	12 14	14 99	10 83
Checks and cash items.....	1,640 83		999 89	970 05	145 24
Totals.....	\$187,684 19	\$200,649 39	\$202,402 94	\$214,285 30	\$210,122 08
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	9,000 00	9,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,039 70	706 42	1,214 04	521 21	186 45
Dividends unpaid.....					
Commercial deposits subject to check.....	28,522 17	29,897 70	24,780 27	27,968 96	32,646 43
Commercial certificates of deposit..	134,155 73	139,104 46	131,770 28	129,275 53	125,368 32
Due to banks and bankers.....	5,966 59	12,940 81	8,635 58	17,519 60	11,920 88
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
State monies on deposit.....			5,002 77	5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....			7,000 00	10,000 00	10,000 00
Totals.....	\$187,684 19	\$200,649 39	\$202,402 94	\$214,285 30	\$210,122 08

No. 195.

STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 1, 1897.

WM. H. AITKIN, *President*; GEO. B. FORRESTER, *Vice President*; C. E. MCCLUSKEY, *Cashier*;
C. A. DAFOE, *Assistant Cashier*.

DIRECTORS.—Wm. H. Aitkin, H. C. Aitkin, Melvin H. Aitkin, Geo. B. Forrester, M. C. Richardson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$157,304 79	\$146,044 87	\$156,207 42	\$152,919 16	\$150,253 18
Bonds, mortgages and securities...	18,931 55	23,939 57	24,122 29	22,523 62	25,285 22
Premiums paid on bonds.....					
Overdrafts.	871 98	974 33	1,040 67	1,135 42	838 38
Banking house.....	1,900 00	1,900 00	1,900 00	1,900 00	1,900 00
Furniture and fixtures.....	1,560 00	1,560 00	1,560 00	1,560 00	1,510 00
Expenses and interest paid.....					60 85
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		416 27			564 23
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	12,061 48	16,131 46	13,739 20	13,047 63	14,054 02
Exchanges for clearing house.....				501 61	568 74
U. S. and National bank currency..	8,193 00	6,859 00	4,909 00	6,132 00	6,793 00
Gold coin.....	6,235 00	6,330 00	7,545 00	7,020 00	7,255 00
Silver coin.....	367 75	732 00	558 20	474 85	499 05
Nickels and cents.....	177 99	208 65	142 54	150 46	133 10
Checks and cash items.....	528 21	381 51	252 51	361 31	257 27
Totals.....	\$208,131 75	\$205,807 66	\$211,996 83	\$207,746 06	\$210,002 04
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,844 09	3,741 26	4,653 91	4,501 56	
Dividends unpaid.....					
Commercial deposits subject to check.....	49,074 55	50,370 25	50,196 15	46,589 73	45,485 52
Commercial certificates of deposit.					11,628 96
Due to banks and bankers.....	5,954 23	52 65	2,631 83	223 08	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	133,258 88	133,643 50	136,514 94	133,431 69	129,887 56
State monies on deposit.....				5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$208,131 75	\$205,807 66	\$211,996 83	\$207,746 06	\$210,002 04

STATE BANKING DEPARTMENT.

No. 335.

THE DEERFIELD STATE BANK, DEERFIELD.

Organized March 27, 1906.

W. F. WEISINGER, *President*; DALE MUNSON, *Vice President*; V. B. CANNON, *Cashier*.

DIRECTORS.—W. F. Weisinger, Daniel Diver, Nathan Bragg, George Cannon, Dale Munson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$47,744 20	\$53,059 42	\$52,200 43	\$53,394 03	\$55,559 08
Bonds, mortgages and securities..	16,575 00	16,575 00	18,050 00	21,498 75	22,998 75
Premiums paid on bonds.....					
Overdrafts.....	813 01	226 71	172 06	15 57	295 37
Banking house.....					
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	10,595 99	13,270 43	15,854 65	12,919 27	8,487 07
Exchanges for clearing house.....					
U. S. and National bank currency..	7,076 00	4,246 00	3,680 00	5,686 00	2,619 00
Gold coin.....	370 00	795 00	1,330 00	1,855 00	1,965 00
Silver coin.....	378 75	1,135 95	948 00	694 45	957 00
Nickels and cents.....	74 31	96 16	147 22	146 00	173 05
Checks and cash items.....	134 43	40 40	382 51	648 12	34 58
Totals.....	\$85,701 69	\$91,445 07	\$94,764 87	\$98,857 19	\$95,088 90
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,000 00	2,184 00	2,184 00	2,184 00	2,294 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,450 02	313 48	832 96	1,061 33	710 00
Dividends unpaid.....		472 50			
Commercial deposits subject to check.....	14,071 18	18,848 13	19,846 77	22,263 80	19,243 82
Commercial certificates of deposit..	5,746 08	6,863 77	5,101 74	4,104 94	2,127 94
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	42,494 41	42,763 19	46,799 40	49,243 12	50,713 14
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$85,761 69	\$91,445 07	\$94,764 87	\$98,857 19	\$95,088 90

STATE BANKS OF MICHIGAN.

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No. 301.

THE DELTON STATE BANK, DELTON.

Organized November 3, 1904.

A. A. ALDRICH, *President*; J. G. HUGHES, *Vice President*; C. F. MOREAU, *Cashier*.

DIRECTORS.—A. A. Aldrich, J. G. Hughes, Donald McLeay, William Elliott, L. P. Teerpening, Geo. J. Doster, T. A. Aldrich.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$42,598 29	\$49,839 72	\$42,869 61	\$43,577 08	\$39,496 46
Bonds, mortgages and securities...	44,056 33	49,012 29	49,847 89	53,997 18	64,280 68
Premiums paid on bonds.....					
Overdrafts.....	254 99	229 87	205 51		207 61
Banking house.....	1,800 00	1,800 00	1,800 00	1,800 00	1,800 00
Furniture and fixtures.....					
Other real estate.					
Due from other banks and bankers (not reserve cities).....	903 97	1,826 58	1,784 76	5,866 90	938 71
Items in transit.....		1,151 32	605 00	1,000 00	2,607 50
United States bonds.....					
Due from banks in reserve cities..	31,086 84	21,217 29	27,067 72	24,356 12	20,159 26
Exchanges for clearing house.....					
U. S. and National bank currency..	3,856 00	3,993 00	4,338 00	4,196 00	3,679 00
Gold coin.....	2,650 00	2,700 00	2,593 00	2,685 00	2,780 00
Silver coin.....	221 35	268 25	127 75	218 50	485 95
Nickels and cents.....	121 97	143 46	120 44	72 37	137 47
Checks and cash items.....	1,492 60	153 49	35 86	101 92	173 89
Totals.....	\$129,042 34	\$132,335 27	\$131,392 54	\$137,871 07	\$136,746 53
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	425 00	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,927 38	1,357 09	2,213 45	2,489 56	2,655 11
Dividends unpaid.....					
Commercial deposits subject to check.....	20,930 32	22,342 91	21,315 34	27,250 18	22,494 47
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					500 00
Savings deposits.....	6,804 41	8,894 81	10,275 16	11,237 60	12,880 10
Savings certificates of deposit....	77,955 23	78,740 46	76,588 59	75,893 73	77,216 85
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$129,042 34	\$132,335 27	\$131,392 54	\$137,871 07	\$136,746 53

STATE BANKING DEPARTMENT.

No. 73.

CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

W. P. HOLLIDAY, *President*; C. P. COLLINS, *Vice President*; HARRY J. FOX, *Cashier*;
MEYER BING, *Assistant Cashier*.

DIRECTORS.—W. P. Holliday, Wm. T. Gage, Harry J. Fox, C. P. Collins, Alex. I. McLeod,
Edgar Rexford, Samuel T. Douglas.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$514,406 53	\$560,215 31	\$612,785 59	\$586,775 22	\$638,892 06
Bonds, mortgages and securities..	1,093,557 65	1,086,515 44	1,097,858 78	1,269,350 21	1,378,680 44
Premiums paid on bonds..					
Overdrafts..	357 03	1,592 23	512 29	989 54	769 65
Banking house..	28,026 07	28,026 07	29,726 07	29,726 07	29,726 07
Furniture and fixtures..	20,943 22	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate..	2,527 82	51,916 47	51,670 24	44,465 73	44,214 81
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	128 30		8,646 52	694 00	41 60
United States bonds.....					
Due from banks in reserve cities..	178,173 59	175,741 77	355,485 27	237,990 21	190,931 41
Exchanges for clearing house...	28,146 85	38,028 74	31,692 75	24,735 16	54,368 70
U. S. and National bank currency..	82,954 00	98,297 00	82,745 00	88,062 00	82,949 00
Gold coin..	11,477 50	13,940 00	20,498 50	24,287 50	20,907 50
Silver coin..	8,658 00	16,373 00	9,230 00	10,949 00	11,833 00
Nickels and cents..	350 64	538 79	307 68	458 35	320 58
Checks and cash items..	466 53	170 22	91 39	204 46	396 94
Totals.....	\$1,970,173 73	\$2,091,355 04	\$2,321,250 08	\$2,338,707 45	\$2,474,031 75
Liabilities.					
Capital stock paid in..	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund..	50,000 00	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	38,684 40	7,407 24	9,968 46	15,747 82	16,404 02
Dividends unpaid..					
Commercial deposits subject to check..	350,428 87	395,268 09	518,102 59	500,483 64	526,105 95
Commercial certificates of deposit..					
Due to banks and bankers..					
Certified checks..	2,510 27	753 85	1,756 74	685 62	872 55
Cashier's checks outstanding.....	8,676 66	2,100 63	1,528 54	7,323 62	2,157 00
Savings deposits..	1,335,401 37	1,426,653 09	1,541,093 58	1,565,940 11	1,686,648 24
Savings certificates of deposit....	84,472 16	99,172 14	88,800 17	88,526 64	81,843 89
Notes and bills rediscounted.....					
Bills payable..					
Totals.....	\$1,970,173 73	\$2,091,355 04	\$2,321,250 08	\$2,338,707 45	\$2,474,031 75

No. 82.

*THE CITIZENS' SAVINGS BANK, DETROIT.

Organized March 2, 1885.

R. H. FYFE, *President*; HUGH WALLACE, *Vice President*; FRANK F. TILLOTSON, *Cashier*;
 FREDERICK J. KIRTS, *Assistant Cashier*; CHARLES E. BRYANT, *Auditor*.

DIRECTORS.—Thomas Berry, Charles A. Kent, Frank F. Tillotson, R. H. Fyfe, W. F. Jewell, George
 Osius, David S. Carter, Gaylord W. Gillis, Frank Filer, Hugh Wallace, Levi L. Barbour.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$953,521 92	\$862,877 46			
Bonds, mortgages and securities...	568,541 70	569,608 34			
Premiums paid on bonds.....	3,505 99	3,505 99			
Overdrafts.....	20 06	76 05			
Banking house.....					
Furniture and fixtures.....	8,500 00	8,500 00			
Other real estate.....	87,135 88	87,135 88			
Due from other banks and bankers (not reserve cities).....	11,621 94	20,838 26			
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	172,030 28	126,255 43			
Exchanges for clearing house....	24,771 02	26,907 70			
U. S. and National bank currency..	85,163 00	95,718 00			
Gold coin.....	41,489 50	59,670 00			
Silver coin.....	4,394 00	3,413 50			
Nickels and cents.....	201 93	245 85			
Checks and cash items.....					
Totals.....	\$1,961,497 22	\$1,864,752 46			
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00			
Surplus fund.....	50,000 00	50,000 00			
Undivided profits, less current ex- penses, interest and taxes paid..	13,467 41	10,157 56			
Dividends unpaid.....		112 50			
Commercial deposits subject to check.....	689,620 42	602,022 95			
Commercial certificates of deposit..	3,297 00	162 00			
Due to banks and bankers.....	136,473 13	157,730 22			
Certified checks.....	2,295 60	9,721 12			
Cashier's checks outstanding.....	1,336 89	4,438 16			
Savings deposits.....	716,040 59	705,569 74			
Savings certificates of deposit....	148,966 18	124,838 21			
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,961,497 22	\$1,864,752 46			

*In Liquidation.

No. 47.

THE DETROIT SAVINGS BANK, DETROIT.

Organized 1849. Reorganized July 18, 1871.

Corporate existence extended June 7, 1901.

D. C. DELAMATER, *President*; CHARLES A. DEAN, *Vice President*; F. C. BOWMAN, *Assistant to the President*,
CYRUS BOSS, *Cashier*; T. F. HANCOCK, *Assistant Cashier*.

DIRECTORS.—George Hendrie, D. C. Delamater, Charles A. Dean, E. A. Chapoton, Philip H. McMillan,
Sidney T. Miller, Strathearn Hendrie, Arthur M. Parker, John M. Dwyer.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$1,687,103 53	\$1,555,141 28	\$1,545,023 48	\$1,486,432 16	\$1,362,665 19
Bonds, mortgages and securities..	5,832,315 05	5,909,023 64	6,049,353 66	6,235,579 56	6,357,926 10
Premiums paid on bonds.....			2,657 01	2,007 91	1,000 00
Overdrafts.....	190 93	606 97	147 07	302 90	327 70
Banking house.....	51,117 56	67,145 69	78,866 21	77,890 91	87,028 58
Furniture and fixtures.....	5,425 13	5,298 38	5,441 38	6,298 88	6,236 03
Other real estate.....	174,163 39	145,753 23	144,472 81	139,757 28	130,672 94
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,700 00	3,940 00	5,348 25	53 98	1,096 48
United States bonds.....	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
Due from banks in reserve cities..	599,230 59	694,059 21	846,109 36	706,184 74	808,943 68
Exchanges for clearing house.....	40,113 26	87,314 76	37,694 18	48,622 71	37,442 66
U. S. and National bank currency..	377,038 00	452,039 00	419,663 00	442,184 00	465,359 00
Gold coin.....	249,185 00	279,782 50	274,947 50	253,037 50	303,755 00
Silver coin.....	19,459 95	7,069 10	8,737 05	10,624 65	10,726 65
Nickels and cents.....	2,153 73	2,111 94	2,363 42	2,590 08	1,404 43
Checks and cash items.....	2,661 77	6,493 84	1,781 11	2,123 91	3,476 93
Totals.....	\$9,241,857 89	\$9,415,779 54	\$9,623,205 49	\$9,613,691 17	\$9,778,061 40
Liabilities.					
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	400,000 00	400,000 00	400,000 00	400,000 00	400,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	254,140 65	270,567 93	277,789 25	283,985 61	270,269 70
Dividends unpaid.....					
Commercial deposits subject to check.....	748,395 56	714,799 16	711,909 53	691,407 78	700,721 04
Commercial certificates of deposit..	45,492 79	65,172 09	42,937 49	85,868 85	48,937 18
Due to banks and bankers.....	86,804 96	93,886 57	109,033 63	57,584 69	116,835 07
Certified checks.....	2,924 62	5,923 65	262 88	24,791 41	1,242 76
Cashier's checks outstanding.....	2,436 47	5,015 24	3,355 08	4,440 08	3,279 13
Savings deposits.....	7,199,157 33	7,365,403 93	7,553,257 00	7,548,399 57	7,729,463 18
Savings certificates of deposit.....	102,505 51	95,010 97	124,660 63	117,213 18	107,313 34
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$9,241,857 89	\$9,415,779 54	\$9,623,205 49	\$9,613,691 17	\$9,778,061 40

DETROIT TRUST COMPANY, DETROIT.

Organized November 15, 1900.

ALEXANDER MCPHERSON, *President*; EDWARD H. BUTLER, SIDNEY T. MILLER, *Vice Presidents*; HOWARD J. LEAHER, *Treasurer*; RALPH STONE, *Secretary*; LAWRENCE K. BUTLER, *Assistant Treasurer*; CHAS. P. SPICER, JOSEPH A. BOWER, *Assistant Secretaries*; MCPHERSON BROWNING, *Mgr. Bond Department*; FRED WIXSON, *Mgr. Audit Department*.

DIRECTORS.—AMMI W. WRIGHT, JAMES E. DAVIDSON, FREDERICK E. DRIGGS, CHARLES A. DEAN, JAMES N. WRIGHT, ELISHA H. FLINN, HENRY P. BALDWIN, CHESTER G. WHITE, EDWIN C. NICHOLS, GEORGE PECK, EDWARD H. BUTLER, JOHN H. AVERY, DANIEL L. QUIRK, JR., ALEXANDER MCPHERSON, SIDNEY T. MILLER, FRANK W. GILCHRIST, FRANK W. EDDY, RASMUS HANSON, LUCIUS LILLEY, EDWARD D. STAIR, BENTON HANCHETT, JAMES E. DANAHY, SAMUEL T. DOUGLAS, ARTHUR H. BUHL, BENJAMIN F. BERRY, WALTER SCOTTEN.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept 1, '09.
Collateral loans. Time.....	\$2,137,684 30	\$1,894,562 17	\$2,110,946 83	\$1,954,416 32	\$1,764,924 02
Demand.....	209,950 63	221,055 49	242,372 36	295,534 86	209,986 64
Loans on real estate mortgages:					
In office.....	58,393 30	159,667 13	162,086 44	151,482 31	188,482 53
With State Treasurer.....	147,700 00	146,200 00	157,300 00	143,300 00	148,050 00
Other loans.....					
Bonds: In office.....	625,572 29	604,476 42	496,473 05	753,888 40	708,267 95
With State Treasurer....	54,000 00	57,000 00	47,000 00	57,000 00	62,000 00
Stocks.....					
Real estate owned.....					
Other investments.....					
Advances to trusts.....	6,226 00	6,254 68	6,968 28	6,223 48	25,990 74
Premiums paid.....	1,817 00	1,817 00	1,758 00	1,758 00	1,758 00
Safety deposit vaults.....					
Furniture and fixtures.....					
Due from approved reserve agents.	467,807 33	817,806 18	1,114,327 15	1,267,394 79	1,347,147 08
Due from other banks and bankers.			50,053 49	50,078 27	51,262 94
Cash items.....	899 22	4,493 92	1,268 22	1,505 44	12,235 14
Nickels and cents.....	2 68	2 75	2 09	97	1 16
Silver coin.....	39 25	39 60	17 50	25 05	24 85
Gold coin.....	350 00	420 00	5,455 00	5,540 00	5,605 00
U. S. and National bank notes....	2,880 00	3,242 00	7,043 00	8,190 00	9,880 00
Totals.....	\$3,713,322 00	\$3,917,037 34	\$4,402,971 41	\$4,696,343 89	\$4,535,616 05
Liabilities.					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	500,000 00	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits (less expenses, interest and taxes paid).....	575,334 05	551,036 19	613,012 93	613,642 10	628,385 55
Dividends unpaid.....					
Trust deposits.....	2,120,774 55	2,338,567 02	2,768,099 78	3,047,992 16	2,876,970 20
Debentures.....					
Accrued interest and taxes.....	12,213 40	22,434 13	21,858 70	24,709 63	20,260 30
Reserved for dividends.....	5,000 00	5,000 00		10,000 00	10,000 00
Other liabilities.....					
Totals.....	\$3,713,322 00	\$3,917,037 34	\$4,402,971 41	\$4,696,343 89	\$4,535,616 05

No. 386.

THE DETROIT UNITED BANK, DETROIT.

FRANK B. LELAND, *President*; FRED M. WARNER, *Vice President*; CHARLES B. CRAMER, *Cashier*.

DIRECTORS.—Waldo A. Avery, Fred M. Warner, Henry Stephens, Frank B. Leland, Albert F. Peck, Henry W. Standart.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.. . . .					
Bonds, mortgages and securities..	\$1,415,188 66	\$1,464,464 14	\$1,542,901 57	\$1,562,269 93	\$1,730,686 65
Premiums paid on bonds.. . . .					
Overdrafts.. . . .					
Banking house.. . . .					
Furniture and fixtures.. . . .					
Other real estate.. . . .					
Due from other banks and bankers (not reserve cities).....	87,342 37	116,762 02	114,972 46	156,004 73	125,794 62
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	250,788 41	276,555 02	414,529 67	428,543 22	307,317 16
Exchanges for clearing house.....	6,124 63	3,300 93	93 71	249 88	567 83
U. S. and National bank currency..	26,536 00	23,427 00	31,789 00	20,131 00	28,882 00
Gold coin.....	55,857 50	60,455 00	64,990 00	71,437 50	74,990 00
Silver coin.. . . .	157 80	106 60	152 15	117 55	85 50
Nickels and cents.....	63 03	110 28	88 52	110 85	32 74
Checks and cash items.. . . .					
Totals.....	\$1,842,058 40	\$1,945,180 99	\$2,169,517 08	\$2,238,864 66	\$2,268,356 50
Liabilities.					
Capital stock paid in.....	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund.....	10,000 00	20,000 00	20,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	24,490 27	4,625 56	17,892 70	19,552 63	6,486 57
Dividends unpaid.. . . .					
Commercial deposits subject to check.....					
Commercial certificates of deposit..					
Due to banks and bankers.. . . .					
Certified checks.. . . .					
Cashier's checks outstanding.....					
Savings deposits.. . . .	1,350,939 70	1,468,757 34	1,640,193 03	1,681,270 58	1,736,676 99
Savings certificates of deposit.....	206,638 43	201,798 09	235,431 35	263,041 45	250,192 94
Notes and bills rediscounted.....					
Bills payable.. . . .					
Totals.....	\$1,842,058 40	\$1,945,180 99	\$2,169,517 08	\$2,238,864 66	\$2,268,356 50

STATE BANKS OF MICHIGAN.

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No. 9.

THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

WILLIAM LIVINGSTONE, *President*; GEORGE H. BARBOUR, J. L. HUDSON, *Vice Presidents*; CHAS. A. WARREN, *Cashier*; F. F. TILLOTSON, L. C. SHERWOOD, D. S. CARNEGIE, C. E. PARTRIDGE, *Assistant Cashiers*; GEORGE T. BREEN, *Auditor*.

DIRECTORS.—William Livingstone, George H. Barbour, J. L. Hudson, Chas. A. Warren, Jas. B. McKay, Bethune Duffield, Marshall H. Godfrey, A. C. Stellwagen, H. N. Hovey, John Pridgeon, Jr., Jas. E. Danaher, Hugh Wallace, R. H. Fyfe, Henry Ford.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$2,424,343 60	\$2,144,581 78	\$3,139,501 18	\$3,198,317 19	\$3,239,219 84
Bonds, mortgages and securities..	2,452,839 52	2,495,147 75	3,112,074 11	3,069,575 63	3,436,635 75
Premiums paid on bonds.. . . .			3,761 12	3,067 36	5,475 26
Overdrafts..	71 71	905 44	335 86	701 47	548 30
Banking house..	51,991 29	94,491 29	94,491 29	144,491 29	173,991 29
Furniture and fixtures.. . . .	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate..	120,593 23	120,593 23	195,393 23	187,628 23	191,106 19
Due from other banks and bankers (not reserve cities)					
Items in transit..	2,401 32	2,622 98	12,543 59	14,464 38	12,475 82
United States bonds..					
Due from banks in reserve cities..	561,247 13	849,480 56	882,435 77	1,060,739 52	1,075,066 96
Exchanges for clearing house.. .	97,876 31	149,666 91	161,802 42	189,418 12	145,058 54
U. S. and National bank currency..	224,178 00	197,073 00	247,067 00	251,876 00	187,833 00
Gold coin..	167,775 00	155,524 50	189,545 50	206,026 00	167,737 00
Silver coin..	14,308 67	13,873 50	12,629 05	15,563 42	10,820 75
Nickels and cents..	678 63	1,459 49	1,833 69	1,026 12	1,360 31
Checks and cash items.. . . .	360 51	9,720 45	2,118 98	1,250 91	597 00
Totals..	\$6,123,664 92	\$6,240,140 88	\$8,060,532 79	\$8,369,145 64	\$8,652,926 01
Liabilities.					
Capital stock paid in..	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund..	250,000 00	250,000 00	250,000 00	250,000 00	250,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	35,749 17	28,285 13	40,717 47	49,396 65	46,919 62
Dividends unpaid..	400 00	240 00	348 00	106 00	166 00
Commercial deposits subject to check..	1,574,558 53	1,699,445 70	2,347,054 26	2,646,068 82	2,939,789 59
Commercial certificates of deposit..					
Due to banks and bankers.. . . .	50,364 57	39,379 17	223,977 90	228,096 27	209,396 45
Certified checks..	9,824 15	13,465 27	14,552 06	12,203 69	12,060 15
Cashier's checks outstanding.. . .	17,249 79	11,592 22	7,307 85	20,621 37	3,647 89
Savings deposits..	3,456,452 46	3,481,154 62	4,285,630 68	4,295,097 99	4,339,269 64
Savings certificates of deposit.. .	220,257 59	205,886 11	377,495 59	351,119 83	349,086 87
Reserved for taxes..	8,808 66	10,692 66	13,449 18	16,435 12	2,500 00
Notes and bills rediscounted.. . .					
Bills payable..					
Totals..	\$6,123,664 92	\$6,240,140 88	\$8,060,532 79	\$8,369,145 64	\$8,652,926 01

STATE BANKING DEPARTMENT.

No. 357.

FAIRVIEW SAVINGS BANK, DETROIT.

Organized December 20, 1906.

WM. E. MOSS, *President*; PAUL H. DEMING, *Vice President*; W. J. HAYES, *Cashier*.

DIRECTORS.—Wm. E. Moss, Henry F. Bodman, Frank A. Kelly, W. J. Hayes, Paul H. Deming, R. D. Chapin, J. W. Thompson, Joseph A. Belanger, James J. Brady.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.. . . .	\$34,041 21	\$32,259 71	\$35,600 96	\$43,165 13	\$43,703 74
Bonds, mortgages and securities..	75,453 99	79,588 22	93,025 23	135,095 18	159,077 31
Premiums paid on bonds.. . . .	152 50	386 30	527 20	1,403 85	1,403 85
Overdrafts.. . . .	54 43	116 41		292 34	102 68
Expenses, interest and taxes paid.	2,012 45	2,252 33	1,501 71	1,771 75	2,476 64
Banking house.. . . .					
Furniture and fixtures.. . . .	1,231 98	2,159 97	2,939 56	3,581 37	3,828 92
Other real estate.. . . .					
Due from other banks and bankers (not reserve cities).. . . .					
Items in transit.. . . .					
United States bonds.. . . .					
Due from banks in reserve cities..	7,852 02	17,665 18	14,422 82	42,570 52	21,445 54
Exchanges for clearing house.. .		80 00	229 25	850 76	34 25
U. S. and National bank currency..	3,712 00	7,356 00	10,794 00	13,941 00	20,292 00
Gold coin.. . . .	625 00	85 00	567 50	1,300 00	855 00
Silver coin.. . . .	471 50	841 00	753 50	1,895 55	1,318 50
Nickels and cents.. . . .	32 77	99 59	60 51	163 95	289 10
Checks and cash items.. . . .		8 87		149 73	429 31
Totals.. . . .	\$125,640 45	\$142,898 58	\$160,422 24	\$246,181 13	\$255,256 84
Liabilities.					
Capital stock paid in.. . . .	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.. . . .					
Undivided profits, less current ex- penses, interest and taxes paid..					
Dividends unpaid.. . . .					
Commercial deposits subject to check.. . . .	53,108 90	65,518 98	84,495 70	117,171 54	112,528 60
Commercial certificates of deposit..					
Due to banks and bankers.. . . .					
Certified checks.. . . .				40 00	300 00
Cashier's checks outstanding.. . .	442 50	2,028 80	1,539 21	2,043 95	580 00
Savings deposits.. . . .	47,714 05	53,975 80	52,972 33	103,300 64	116,258 2
Savings certificates of deposit.. .	4,375 00	1,375 00	1,415 00	3,625 00	5,590 00
Notes and bills rediscounted.. . .					
Bills payable.. . . .					
Totals.. . . .	\$125,640 45	\$142,898 58	\$160,422 24	\$246,181 13	\$255,256 84

No. 5.

THE GERMAN AMERICAN BANK, DETROIT.

Organized February 3, 1883.

CHARLES E. KANTER, *President*; PHILIP BREITMEYER, EDWIN A. BURCH, PAUL R. GRAY, *Vice Presidents*;
 GEORGE H. KIRCHNER, *Cashier*; EDWARD YENTSCH, *Assistant Cashier*.

DIRECTORS.—Charles E. Kanter, Philip Breitmeyer, Edwin A. Burch, Paul R. Gray, George H. Kirchner,
 Max C. Koch, Chas. D. Aaron, Gustave Darmstaetter, Charles W. Kotcher.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$853,473 50	\$851,139 66	\$839,818 08	\$858,319 30	\$938,837 78
Bonds, mortgages and securities..	584,239 14	585,533 99	653,656 11	682,174 47	711,926 13
Premiums paid on bonds.....				454 08	454 08
Overdrafts.....	587 04	799 60	3,068 51	741 84	2,411 25
Banking house.....					
Furniture and fixtures.....	8,986 45	9,600 00	9,600 00	9,600 00	9,600 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	528 90	396 68	2,565 18	2,164 46	264 46
Items in transit.....					675 27
United States bonds.....					
Due from banks in reserve cities..	227,482 43	314,088 51	335,045 94	381,070 99	323,020 84
Exchanges for clearing house.....	20,825 09	12,166 36	17,793 42	32,253 76	13,522 14
U. S. and National bank currency.	75,197 00	128,559 00	75,642 00	83,920 00	83,777 00
Gold coin.....	56,145 00	62,555 00	75,217 50	61,427 50	55,310 00
Silver coin.....	6,245 84	8,003 15	10,312 30	7,723 90	15,067 95
Nickels and cents.....	1,586 82	1,490 48	1,303 26	1,841 67	1,433 48
Checks and cash items.....	4,752 40	2,179 77	3,386 74	2,467 76	782 13
Totals.....	\$1,840,049 61	\$1,976,502 20	\$2,027,409 04	\$2,124,159 73	\$2,157,082 51
Liabilities.					
Capital stock paid in.....	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	12,417 32	11,365 61	14,412 29	15,501 79	11,257 05
Dividends unpaid.....	10 50	27 00	22 50	7 50	3,766 50
Commercial deposits subject to check.....	411,260 35	416,543 78	499,237 91	491,427 40	552,811 72
Commercial certificates of deposit.	17,597 04	6,550 00	700 00	150 00	
Due to banks and bankers.....	30,462 07	117,523 23	22,016 35	41,555 66	75,897 80
Certified checks.....	785 86	867 63	11,057 32	16,067 56	3,347 81
Cashier's checks outstanding.....	15,245 21	370 79	4,369 27	540 85	8,970 02
Savings deposits.....	1,023,214 60	1,064,079 30	1,118,614 42	1,217,313 15	1,151,880 82
Savings certificates of deposit.....	29,056 60	39,174 78	56,984 98	41,595 82	49,150 79
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,840,049 61	\$1,976,502 20	\$2,027,409 04	\$2,124,159 73	\$2,157,082 51

STATE BANKING DEPARTMENT.

No. 90.

THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1888.

JULIUS H. HAASS, *President*; CHARLES I. FARRELL, *Vice President*; EDWIN J. ECKERT,
ARTHUR E. LOCH, *Assistant Cashiers*.

DIRECTORS.—James C. McGregor, Charles I. Farrell, Leartus Connor, Fred Guenther, Ralph Phelps,
Jr., Julius H. Haass, Geo. H. Clippert, Orla B. Taylor, Emory W. Clark.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$2,326,880 53	\$2,302,653 24	\$2,390,277 22	\$2,593,751 34	\$2,817,409 77
Bonds, mortgages and securities...	2,888,522 88	2,948,869 55	3,095,264 16	3,160,392 70	3,285,656 71
Premiums paid on bonds.....					
Overdrafts.....	518 26	582 01	221 08	320 37	956 84
Banking house.....	48,000 00	48,000 00	48,000 00	48,000 00	48,000 00
Furniture and fixtures.....					
Other real estate.....	50,757 67	50,000 00	50,000 00	50,000 00	35,775 00
Due from other banks and bankers (not reserve cities).....		8,623 95	22,742 34	17,051 56	10,237 62
Items in transit.....	12,635 62				
United States bonds.....					
Due from banks in reserve cities..	719,335 11	809,051 87	959,135 76	869,961 02	694,611 85
Exchanges for clearing house....	29,917 86	35,122 69	39,351 45	40,698 63	37,835 95
U. S. and National bank currency..	204,521 00	175,884 00	171,093 00	240,014 00	245,710 00
Gold coin.....	147,035 00	153,797 50	149,245 00	157,510 00	154,985 00
Silver coin.....	7,173 00	5,587 00	6,681 00	7,121 50	6,868 00
Nickels and cents.....	919 84	386 55	708 70	229 24	691 96
Checks and cash items.....	607 78	136 50	2,058 91	2,102 69	326 02
Totals.....	\$6,436,824 55	\$6,538,694 86	\$6,940,778 62	\$7,187,153 05	\$7,339,064 72
Liabilities.					
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	300,000 00	325,000 00	325,000 00	325,000 00	350,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	53,252 02	30,981 34	40 786 64	57,154 44	46,928 72
Dividends unpaid.....					
Commercial deposits subject to check.....	1,209,250 74	1,106,447 01	1,229,877 87	1,223,820 74	1,249,407 38
Commercial certificates of deposit..	16,465 19	11,542 63	22,747 72	36,178 59	13,501 59
Due to banks and bankers.....	98,912 38	82,725 88	103,000 32	91,831 88	89,351 70
Certified checks.....	16,117 17	12,715 59	7,933 70	18,559 77	6,707 57
Cashier's checks outstanding.....					
Savings deposits.....	4,229,318 74	4,401,461 78	4,622,442 01	4,812,190 76	4,964,924 17
Savings certificates of deposit....	113,508 31	167,820 03	178,990 36	212,416 87	218,243 59
Reserved for taxes.....			10,000 00	10,000 00	
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$6,436,824 55	\$6,538,694 86	\$6,940,778 62	\$7,187,153 05	\$7,339,064 72

No. 81.

MICHIGAN SAVINGS BANK, DETROIT.

Organized February 19, 1877.

Corporate existence extended February 19, 1907.

GEORGE PECK, *President*; CHAS. C. JENKS, JAS. D. STANDISH, JAS. S. HOLDEN, *Vice Presidents*;
 GEORGE WILEY, *Cashier*; HUGH R. BURNS, *Assistant Cashier*.

TRUSTEES.—C. M. Burton, Geo. Peck, Dexter M. Ferry, Jr., Chas. S. Jenks, Hoyt Post, Jas. D. Standish,
 Geo. Wiley, J. S. Holden, Lem W. Bowen, J. B. Ford, W. J. Gray, Jas. Inglis, M. J. Murphy,
 Thos. Neal, John T. Shaw, M. L. Williams, C. G. Edgar, Jas. H. Flinn, J. A. Mercier, A. A. Albrecht,

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$1,126,870 34	\$1,156,768 69	\$1,114,208 05	\$1,085,764 23	\$1,226,176 88
Bonds, mortgages and securities.. . . .	1,252,011 23	1,276,306 54	1,330,781 04	1,351,479 43	1,423,065 08
Premiums paid on bonds.. . . .	4,500 00				
Overdrafts..	1,883 61	1,202 70	660 88	745 25	1,449 44
Banking house..	14,000 00	14,000 00	14,344 55	24,533 80	28,945 30
Furniture and fixtures.. . . .	8,157 32	8,075 00	7,775 00	7,475 00	7,025 00
Other real estate.. . . .	6,520 70	11,719 95	8,709 95	7,070 70	7,070 70
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.. . . .	215,214 91	311,851 83	352,850 21	427,462 47	407,758 99
Exchanges for clearing house.. . . .	20,618 13	18,272 66	28,460 08	20,037 09	42,189 18
U. S. and National bank currency.. . . .	100,724 00	107,023 00	98,910 00	66,660 00	131,324 00
Gold coin..	49,782 50	49,477 50	49,707 50	48,812 50	51,287 50
Silver coin..	5,413 75	5,885 30	4,804 70	3,093 15	4,310 74
Nickels and cents..	759 27	767 48	654 18	321 08	942 13
Checks and cash items.. . . .	9,096 47	3,779 69	2,169 12	2,633 85	4,673 86
Totals.....	\$2,816,452 23	\$2,965,130 34	\$3,014,095 26	\$3,046,088 55	\$3,336,218 80
Liabilities.					
Capital stock paid in..	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund..	125,000 00	125,000 00	125,000 00	125,000 00	125,000 00
Undivided profits, less current ex- penses, interest and taxes paid.. . . .	44,481 09	46,969 53	47,274 42	53,580 99	52,511 74
Dividends unpaid..			6 75		
Commercial deposits subject to check..	815,312 20	887,278 86	895,980 00	925,120 43	1,135,237 78
Commercial certificates of deposit.. . . .	7,112 09	2,243 36	3,807 32	3,287 47	4,442 06
Due to banks and bankers.. . . .	6,502 98	12,972 62	15,238 41	11,267 67	20,772 90
Certified checks..	2,677 60	3,224 82	9,285 66	2,186 98	3,277 11
Cashier's checks outstanding.. . . .	2,838 52	637 29	7,063 50	6,505 69	5,574 81
Savings deposits..	1,435,209 32	1,492,816 09	1,519,016 12	1,551,102 64	1,623,047 13
Savings certificates of deposit.. . . .	127,318 43	143,997 77	141,403 08	118,036 68	116,355 27
Notes and bills rediscounted.. . . .					
Bills payable..					
Totals	\$2,816,452 23	\$2,965,130 34	\$3,014,095 26	\$3,046,088 55	\$3,336,218 80

No. 15.

PENINSULAR SAVINGS BANK, DETROIT.

Organized August 27, 1887.

J. H. JOHNSON, *President*; HAMILTON CARHARTT, F. P. BYRNE, *Vice Presidents*;
H. H. ELLERTON, H. MOXON, *Assistant Cashiers*; W. G. TOEFEL, *Auditor*.

DIRECTORS.—Frank P. Byrne, Hamilton Carhartt, E. O. Grosvenor, Frank Howard, S. W. Clarkson,
J. H. Johnson, George H. Leshner, D. A. McLachlan, John C. Donnelly, David Stott, Henry A. Haigh,
E. O. Krentler, James T. Whitehead, Frederick W. Whiting, Frank W. Hubbard.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$2,652,960 38	\$2,657,307 28	\$2,897,654 97	\$2,718,193 44	\$2,913,926 89
Bonds, mortgages and securities..	2,565,506 59	2,494,923 54	2,506,850 32	2,624,726 01	2,758,053 46
Premiums paid on bonds..					
Overdrafts..	7,907 19	2,713 32	887 37	3,563 74	1,840 39
Banking house..	175,000 00	175,000 00	175,000 00	175,000 00	175,000 00
Furniture and fixtures..	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate..	24,561 01	49,559 12	49,331 62	46,473 81	43,766 24
Due from other banks and bankers (not reserve cities)..	19,470 84	36,780 88	44,603 09	35,104 04	21,572 98
Items in transit..	90,946 91	83,516 75	111,128 72	83,813 47	103,424 97
United States bonds..					
Due from banks in reserve cities..	578,504 30	821,435 92	696,353 80	968,357 92	1,109,388 80
Exchanges for clearing house.. . . .	175,931 65	62,961 10	107,317 40	94,105 45	151,663 04
U. S. and National bank currency..	356,859 00	385,572 00	388,494 00	380,699 00	433,567 00
Gold coin..	97,165 00	57,232 50	56,847 50	90,107 50	68,290 00
Silver coin..	20,610 75	28,723 00	22,563 00	17,138 35	17,553 35
Nickels and cents..	2,380 67	3,073 41	2,263 03	2,586 94	2,340 79
Checks and cash items..	8,537 53	5,335 31	8,552 01	13,234 37	21,009 48
Totals..	\$6,786,341 82	\$6,874,134 13	\$7,077,846 83	\$7,163,104 04	\$7,831,397 39
Liabilities.					
Capital stock paid in..	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund..	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	16,329 76	31,808 49	32,700 43	29,172 87	24,459 20
Dividends unpaid..	304 00	60 00	326 00		10 00
Commercial deposits subject to check..	1,939,907 31	1,842,646 93	1,951,851 75	2,039,234 92	2,743,847 26
Commercial certificates of deposit..	53,311 63	29,803 72	59,754 08	84,628 12	78,861 29
Due to banks and bankers..	1,117,213 40	1,139,616 39	1,067,599 80	1,058,475 01	1,041,042 80
Certified checks..	11,229 55	37,583 06	24,651 04	10,695 42	17,090 72
Cashier's checks outstanding.. . . .					
Savings deposits..	2,827,106 73	2,930,373 29	3,048,617 88	3,059,613 86	3,054,347 57
Savings certificates of deposit.. . . .	120,939 44	162,242 25	192,445 85	181,283 84	171,738 55
Notes and bills rediscounted.. . . .					
Bills payable..					
Totals..	\$6,786,341 82	\$6,874,134 13	\$7,077,846 83	\$7,163,104 04	\$7,831,397 39

No. 356.

THE PEOPLE'S STATE BANK, DETROIT.

Organized January 4, 1907.

GEORGE H. RUSSEL, *President*; M. W. O'BRIEN, *Vice President and Chairman of Board*; GEORGE E. LAWSON, R. S. MASON, F. A. SCHULTE, *Vice Presidents*; AUSTIN E. WING, *Cashier*; H. P. BORGMAN, *Cashier Savings Department*; R. W. SMYLLIE, *Manager Credits and Audits*; CHARLES H. AYERS, J. R. BODDE, R. T. CUDMORE, *Assistant Cashiers*; GEORGE T. COURTNEY, *Auditor*.

DIRECTORS.—Russell A. Alger, George H. Barbour, W. T. Barbour, H. M. Campbell, C. A. DuCharme, Jeremiah Dwyer, F. J. Hecker, Geo. E. Lawson, H. B. Ledyard, P. H. McMillan, R. S. Mason, Fred T. Moran, M. J. Murphy, M. W. O'Brien, Louis Rothschild, Geo. H. Russel, Henry Russel, Hugo Scherer, F. A. Schulte, B. S. Colburn.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$11,180,465 21	\$10,809,009 27	\$10,788,143 78	\$10,194,877 46	\$12,108,271 59
Bonds, mortgages and securities..	10,194,492 67	9,923,588 63	10,618,839 50	10,996,230 90	10,405,863 53
Premiums paid on bonds.....					
Overdrafts.....	1,648 98	1,059 20	1,776 86	2,680 34	2,235 42
Banking house.....	712,000 00	714,017 15	714,017 15	714,017 15	714,017 15
Furniture and fixtures.....	30,000 00	30,516 00	30,806 00	30,806 00	30,806 00
Other real estate.....	249,507 02	257,070 52	236,039 93	243,305 42	246,016 77
Due from other banks and bankers (not reserve cities).....	42,090 90	55,748 71	67,565 88	41,771 60	13,660 45
Items in transit.....	366,743 07	357,827 96	382,729 31	348,833 11	336,524 22
United States bonds.....					
Due from banks in reserve cities..	2,510,210 68	3,948,990 13	3,580,686 17	2,740,125 91	2,914,698 71
Exchanges for clearing house.....	283,043 11	268,050 77	188,743 18	344,456 92	466,989 77
U. S. and National bank currency..	856,161 00	629,495 00	722,528 00	815,563 00	661,069 00
Gold coin.....	649,446 42	926,014 00	686,077 16	970,016 84	822,158 60
Silver coin.....	50,128 31	79,826 35	76,684 51	108,322 02	112,132 95
Nickels and cents.....	7,569 42	8,111 64	4,952 26	5,153 77	2,956 84
Checks and cash items.....	1,768 40	26,099 39	4,075 91	6,323 72	6,734 61
Totals.....	\$27,135,275 19	\$28,035,424 72	\$28,103,665 70	\$27,562,484 16	\$28,844,135 61
Liabilities.					
Capital stock paid in.....	\$1,500,000 00	\$1,500,000 00	\$1,500,000 00	\$1,500,000 00	\$1,500,000 00
Surplus fund.....	1,500,000 00	1,500,000 00	1,500,000 00	1,500,000 00	1,500,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	252,729 78	238,783 70	233,149 13	300,591 50	256,365 33
Dividends unpaid.....	125 00	25 00	540 00	117 50	100 00
Commercial deposits subject to check.....	6,759,046 26	7,074,946 69	6,926,304 77	7,220,063 12	8,011,919 51
Commercial certificates of deposit..	7,895 89	11,513 96	9,072 58	2,776 58	2,825 80
Due to banks and bankers.....	3,428,600 99	3,903,180 35	3,690,326 89	3,394,738 20	3,870,521 54
Certified checks.....	24,274 14	29,619 63	41,267 25	72,885 10	36,996 79
Cashier's checks outstanding.....	41,623 82	78,066 77	96,469 68	66,112 26	71,651 77
Savings deposits.....	12,566,362 95	12,265,622 01	12,378,999 56	12,333,027 40	12,461,745 28
Savings certificates of deposit.....	1,054,616 36	1,103,331 98	1,026,592 15	1,099,972 45	1,109,578 42
State monies on deposit.....		330,364 63	700,943 69	72,200 05	22,431 17
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$27,135,275 19	\$28,035,424 72	\$28,103,665 70	\$27,562,484 16	\$28,844,135 61

SECURITY TRUST COMPANY, DETROIT.

Organized May 1, 1906.

M. J. MURPHY, *President*; EMORY W. CLARK, LEM W. BOWEN, CHARLES O. PATCH, *Vice Presidents*;
CHARLES MOORE, *Secretary and Treasurer*; J. HAROLD MURPHY, *Assistant Secretary*.

DIRECTORS.—M. J. Murphy, Emory W. Clark, Lem W. Bowen, George E. Lawson, John T. Shaw, M. L. Williams, John N. Bagley, J. D. Standish, J. H. Johnson, W. J. Gray, D. M. Ferry, Jr., Russell A. Alger, J. B. Ford, William Livingstone, John M. Dwyer, James S. Holden, Charles C. Jenks, Henry M. Butzel, Charles Moore, Charles O. Patch.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Collateral loans. Time.....	\$1,030,692 20	\$972,226 95	\$818,793 75	\$873,078 79	\$1,007,168 46
Demand.....	119,380 00	96,435 01	92,960 00	84,260 00	108,300 00
Loans on real estate mortgages:					
In office.....	41,780 00	40,605 00	39,105 00	63,930 00	95,930 00
With State Treasurer.....	122,000 00	122,000 00	122,000 00	119,000 00	119,000 00
Other loans.....					
Bonds: In office.....	561,760 39	631,862 70	728,354 00	970,352 75	1,035,129 90
With State Treasurer.....	81,943 70	82,000 00	82,000 00	82,000 00	82,000 00
Stocks.....	101 00	101 00	101 00	104 00	104 00
Real estate owned.....					
Other investments.....					
Items in transit.....		1,005 33		9,464 67	1,852 64
Advances to trusts.....	22,835 37	27,343 50	27,473 46	25,911 87	28,563 69
Premiums paid.....	2,556 50	5,979 94	11,181 09	10,923 39	11,125 89
Safety deposit vaults.....					
Vaults, furniture and fixtures.....	34,172 08	33,047 08	32,790 80	32,937 80	30,979 98
Due from approved reserve agents.....	140,263 61	439,360 08	416,758 84	309,838 54	89,540 19
Due from other banks and bankers.....	10,022 79				
Cash items and checks for clearing house.....	28 60		455 89	50 00	2,034 00
Nickels and cents.....	7 63	1 80	4 05	2 27	2 81
Silver coin.....	43 25	44 25	38 10	74 45	42 30
Gold coin.....	5,100 00	5,145 00	5,105 00	5,230 00	5,285 00
U. S. and National bank notes.....	4,992 00	4,635 00	4,928 00	3,903 00	5,759 00
Totals.....	\$2,186,679 12	\$2,461,792 64	\$2,382,048 98	\$2,591,061 53	\$2,622,817 86
Liabilities.					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	500,000 00	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits (less expenses, interest and taxes paid).....	130,150 94	149,140 11	147,446 49	161,531 91	170,279 42
Dividends unpaid.....	37 50				
Trust deposits.....	1,053,647 63	1,308,078 40	1,225,028 36	1,419,955 49	1,452,538 44
Debentures.....					
Reserve for taxes.....	2,843 05	4,574 13	9,574 13	9,574 13	
Other liabilities.....					
Totals.....	\$2,186,679 12	\$2,461,792 64	\$2,382,048 98	\$2,591,061 53	\$2,622,817 86

STATE BANKS OF MICHIGAN.

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UNION TRUST COMPANY, DETROIT,

Organized November 24, 1890.

HENRY B. LEDYARD, *Chairman*; FRANK W. BLAIR, *President*; GEORGE HENDRIE, *First Vice President*; A. E. F. WHITE, *Second Vice President*; GERALD J. MCMECHAN, *Secretary*; ALEXANDER C. LONG, *Assistant Secretary*; CHARLES R. DUNN, *Treasurer*.

DIRECTORS.—Henry B. Ledyard, D. C. Whitney, A. E. F. White, Charles Stinchfield, Charles A. DuCharme, Henry Russel, Elliott T. Slocum, F. J. Hecker, Harry A. Conant, Herbert E. Boynton, Philip H. McMillan, Charles L. Palms, George Hendrie, Albert L. Stephens, Paul F. Bagley, Burnham S. Colburn, George B. Remick, Frank W. Blair, George M. Black, Allen F. Edwards, George H. Russel, Gerald J. McMechan.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Collateral loans:					
With Collateral Deposit Co. Ltd.....	\$1,126,000 00	\$1,065,000 00	\$1,015,000 00	\$791,780 32	\$730,000 00
Time, in office.....	810,641 77	752,583 62	808,645 60	829,375 70	777,252 47
Demand, in office.....	279,804 44	150,361 97	99,951 18	226,329 75	95,679 90
Loans on real estate mortgages:					
In office.....	131,638 77	121,406 24	118,816 96	151,200 99	373,657 49
With Collateral Deposit Co. Ltd.....	630,998 34	494,449 55	464,012 13	397,210 76	205,221 91
With State Treasurer.....	212,087 84	207,247 84	175,147 84	211,768 74	207,781 19
Other loans.....					
Bonds: In office.....	436,423 10	259,649 45	227,491 10	283,517 45	466,108 26
With Collateral Deposit Co. Ltd.....	149,880 00	134,880 00	134,880 00	84,880 00	84,880 00
With State Treasurer.....			30,742 70		
Stocks.....	692,121 80	797,371 80	783,871 80	778,872 80	711,559 70
Real estate owned.....	8,998 01	8,198 01	6,998 01	10,607 65	20,019 59
Other investments.....	213,278 23	211,073 67	203,451 28	204,065 54	335,880 37
Accounts receivable.....	2,694 86	3,006 99	3,721 68	2,940 67	1,566 16
Advances to trusts.....	81,831 19	66,097 16	71,623 65	72,142 82	112,933 84
Premiums paid.....					
Safety deposit vaults.....					
Furniture and fixtures.....	8,003 29	7,620 00	7,620 00	7,885 00	7,700 00
Due from approved reserve agents.....	228,213 63	331,015 29	340,342 37	295,999 47	608,068 04
Due from other banks and bankers.....	2,415 00	34,317 54	1,467 60	6,367 50	
Cash items.....	1,001 29	319 63	368 88	488 73	4,107 35
Nickels and cents.....	7 93	6 96	5 98	5 40	8 61
Silver coin.....	281 10	272 90	175 10	128 00	112 80
Gold coin.....	297 50	87 50	440 00	315 00	280 00
U. S. and National bank notes.....	4,714 00	8,711 00	10,773 00	9,236 00	8,319 00
Totals.....	\$5,051,332 09	\$4,643,677 12	\$4,505,546 86	\$4,365,118 29	\$4,751,136 68
Liabilities.					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	300,000 00	300,000 00	300,000 00	300,000 00	300,000 00
Undivided profits (less expenses, interest and taxes paid).....	89,225 95	76,584 26	80,364 61	69,599 59	87,733 92
Dividends unpaid.....					
Trust deposits.....	2,377,539 56	2,299,684 89	2,207,554 88	2,450,795 84	2,883,107 72
Debentures.....	1,582,864 60	1,261,764 60	1,224,000 00	850,000 00	769,500 00
First mortgage Trust Gold Bonds.....	185,800 00	185,400 00	175,400 00	175,400 00	174,900 00
Other liabilities.....	15,901 98	20,263 37	18,227 37	19,322 86	15,895 04
Totals.....	\$5,051,332 09	\$4,643,677 12	\$4,505,546 86	\$4,365,118 29	\$4,751,136 68

STATE BANKING DEPARTMENT.

No. 161.

*THE UNITED STATES SAVINGS BANK, DETROIT.

Organized May 18, 1893.

GEO. ANDERSON, *President*; HENRY COWIE, *Vice President*; ENOCH SMITH, *Cashier*;
WM. A. SANDS, *Assistant Cashier*.

DIRECTORS.—Geo. Anderson, James B. Book, James H. McDonald, Henry Cowie, Frederick W. Hodges,
Francis E. Brossy, Enoch Smith, Edward M. Mancourt.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$441,262 42	\$430,233 75	\$470,156 71	\$468,852 49	\$479,103 45
Bonds, mortgages and securities..	578,716 37	608,889 68	654,678 95	657,697 27	666,803 92
Premiums paid on bonds.....					
Overdrafts.....	87 77	887 22	2,811 26	285 14	40 80
Banking house.....	9,913 00	9,913 00	9,913 00	9,913 00	9,913 00
Furniture and fixtures.....	9,652 13	9,651 13	9,650 13	9,650 13	9,648 13
Other real estate.....	19,659 98	20,904 71	5,370 34	5,266 68	20,613 31
Due from other banks and bankers (not reserve cities).....	253 56	420 32	735 06	435 58	389 06
Items in transit.....	5,484 75	9,652 03	450 00	681 25	400 00
United States bonds.....					
Due from banks in reserve cities..	151,688 24	146,779 63	109,807 20	175,143 72	128,026 82
Exchanges for clearing house.....	11,066 43	9,194 42	8,627 87	10,537 85	12,580 52
U. S. and National bank currency..	46,972 00	51,837 00	53,071 00	55,413 00	54,629 00
Gold coin.....	11,401 00	13,565 00	14,282 50	14,442 50	14,775 00
Silver coin.....	2,103 10	2,277 10	2,303 55	3,529 35	2,466 40
Nickels and cents.....	440 23	308 53	362 69	858 00	1,184 02
Checks and cash items.....	346 41	71 75	330 62	522 95	423 39
Totals.....	\$1,289,067 39	\$1,314,585 27	\$1,342,550 88	\$1,413,228 91	\$1,400,996 82
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	22,826 16	23,578 16	28,377 79	33,231 51	25,985 75
Dividends unpaid.....		105 00	30 00		30 00
Commercial deposits subject to check.....	244,484 59	237,457 21	236,933 54	268,259 09	251,321 06
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....	7,244 17	2,283 39	1,215 16	1,701 84	1,965 13
Cashier's checks outstanding.....	12,361 29	1,536 48	4,862 59	2,333 69	5,206 62
Savings deposits.....	764,324 35	805,504 87	824,214 91	852,671 75	861,721 86
Savings certificates of deposit.....	57,826 83	64,120 16	66,916 89	75,031 03	74,766 40
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,289,067 39	\$1,314,585 27	\$1,342,550 88	\$1,413,228 91	\$1,400,996 82

*Consolidated with Peoples State Bank, Detroit, November 30, 1909.

STATE BANKS OF MICHIGAN.

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No. 6.

THE WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

Corporate existence extended June 27, 1901.

CHAS. F. COLLINS, *President*; WM. S. GREEN, F. H. CROUL, *Vice Presidents*;
ALFRED K. KIEFER, *Treasurer*; EDWARD H. COLLINS, *Assistant Treasurer*.

DIRECTORS.—D. M. Ferry, Jr., Wm. V. Moore, Wm. S. Green, E. H. Flinn, H. Kirke White, J. B. Book,
A. L. Stephens, F. H. Croul, F. W. Eddy, S. Y. Seyburn, C. F. Collins.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$2,485,216 73	\$2,488,080 10	\$2,430,059 17	\$2,307,111 48	\$2,114,951 02
Bonds, mortgages and securities..	7,493,725 10	7,619,614 96	7,674,455 79	8,000,589 41	8,365,569 66
Premiums paid on bonds.....	45,000 00	45,000 00	45,000 00	45,000 00	40,000 00
Overdrafts.....					
Banking house.....	125,000 00	125,000 00	125,000 00	125,000 00	125,000 00
Furniture and fixtures.....					
Other real estate.....	40,132 13	40,570 29	40,798 25	42,346 55	43,115 49
Due from other banks and bankers (not reserve cities).....					
Items in transit.....			15 00		517 55
United States bonds.....	225,000 00	225,000 00	225,000 00	225,000 00	225,000 00
Due from banks in reserve cities..	1,881,631 18	2,129,948 75	2,402,273 94	2,220,390 56	2,292,578 94
Exchanges for clearing house.....	19,353 57	30,232 69	13,487 15	23,250 54	14,049 70
U. S. and National bank currency..	199,374 00	227,485 00	243,861 00	234,756 00	232,453 00
Gold coin.....	418,257 50	416,892 50	416,592 50	416,247 50	417,420 00
Silver coin.....	2,395 70	2,215 80	2,210 45	2,308 95	2,467 60
Nickels and cents.....	218 60	280 91	188 24	254 56	254 09
Checks and cash items.....	345 00	147 50	465 00	13,025 00	30 00
Totals.....	\$12,935,649 51	\$13,350,448 50	\$13,619,406 49	\$13,715,280 55	\$13,873,407 05
Liabilities.					
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	1,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	314,029 84	308,160 48	338,261 02	344,619 39	360,837 23
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	10,489,069 19	10,913,006 19	11,127,868 79	11,223,642 61	11,382,226 47
Savings certificates of deposit.....	726,158 97	721,624 20	741,636 26	731,378 13	726,637 79
Reserved for taxes.....	6,391 51	7,657 63	11,640 42	15,640 42	3,665 56
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$12,935,649 51	\$13,350,448 50	\$13,619,406 49	\$13,715,280 55	\$13,873,407 05

No. 157.

THE DEXTER SAVINGS BANK, DEXTER.

Organized April 22, 1893.

THOMAS BIRKETT, *President*; H. WIRT NEWKIRK, *Vice President*; G. S. FRANCISCO, *Cashier*;
JAMES J. PAGE, *Assistant Cashier*.

DIRECTORS.—Thomas Birkett, G. S. Francisco, O. W. Cushing, H. Wirt Newkirk, E. Jedele, Henry Dieterle, Fred Walker.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$51,813 71	\$50,309 31	\$39,919 28	\$40,906 18	\$42,890 93
Bonds, mortgages and securities...	126,309 02	121,995 77	142,393 92	149,888 81	153,198 72
Premiums paid on bonds.....					
Overdrafts.....	1,025 16	57 00	326 11	31 57	36 26
Banking house.....	3,200 00	3,200 00	3,200 00	3,200 00	3,200 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	241 37	244 52			
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		644 81			
United States bonds.....					
Due from banks in reserve cities..	27,811 36	38,891 85	35,436 87	29,867 58	27,643 72
Exchanges for clearing house.....					
U. S. and National bank currency..	5,331 00	4,743 00	8,684 00	9,396 00	7,489 00
Gold coin.....	6,030 00	5,380 00	5,450 00	5,530 00	6,085 00
Silver coin.....	383 70	447 95	591 30	582 80	716 95
Nickels and cents.....	42 28	20 45	52 25	51 39	44 48
Checks and cash items.....	84 07	2 98	166 91	11 45	4,415 00
Totals.....	\$223,771 67	\$227,437 64	\$237,720 64	\$240,965 78	\$247,220 06
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....		500 00	500 00	500 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,875 38	1,052 25	1,501 53	2,191 69	899 93
Dividends unpaid.....					
Commercial deposits subject to check.....	42,889 73	51,318 69	56,058 53	54,009 03	57,925 08
Commercial certificates of deposit..		6,553 20			
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....	5,460 34		4,790 43	4,330 92	5,473 93
Savings deposits.....	127,429 48	124,391 72	127,020 07	132,867 56	132,236 81
Savings certificates of deposit.....	25,116 74	23,621 78	27,850 08	27,066 58	29,684 31
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$223,771 67	\$227,437 64	\$237,720 64	\$240,965 78	\$247,220 06

No. 396.

THE STATE SAVINGS BANK OF DOWAGIAC, DOWAGIAC.

Organized April 9, 1908.

E. BURT JENNEY, *President*; ROBERT H. WILEY, *Vice President*; C. A. CRAWFORD, *Cashier*;
CLARE F. PUGSLEY, *Assistant Cashier*.

DIRECTORS.—E. Burt Jenney, Robert H. Wiley, Harry B. Tuthill, Aaron Zelner, Henry B. Wells.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$31,414 15	\$42,801 78	\$42,758 20	\$43,883 31	\$51,908 17
Bonds, mortgages and securities...	3,865 00	6,521 00	8,311 00	8,255 00	8,090 00
Premiums paid on bonds.....	1,062 00	1,062 00	1,371 00	1,371 00	1,371 00
Expenses, interest and taxes paid	117 89				
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....	2,415 97	2,790 97	2,850 97	2,850 97	2,850 97
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	16,350 65	10,569 67	8,739 03	23,753 62	27,414 93
Exchanges for clearing house.....				40 00	246 39
U. S. and National bank currency..	3,759 00	5,036 00	7,742 00	5,730 00	5,252 00
Gold coin.....	400 00	1,120 00	1,975 00	3,135 00	895 00
Silver coin.....	1,248 70	974 80	954 20	1,213 25	1,676 50
Nickels and cents.....	55 03	110 00	90 09	160 03	115 07
Checks and cash items.....	216 28	7 50			
Totals.....	\$60,904 67	\$70,993 72	\$74,791 49	\$90,392 18	\$99,820 03
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid...		271 66	437 53	162 55	481 43
Dividends unpaid.....					
Commercial deposits subject to check.....	7,580 60	12,560 62	13,159 31	12,376 63	16,010 21
Commercial certificates of deposit..	25,409 50	30,529 56	31,156 00	44,817 80	46,466 62
Due to banks and bankers.....					
Certified checks.....	54 84				
Cashier's checks outstanding.....					97 50
Savings deposits.....	2,799 73	2,631 88	5,038 65	8,035 20	11,764 27
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$60,904 67	\$70,993 72	\$74,791 49	\$90,392 18	\$99,820 03

STATE BANKING DEPARTMENT.

No. 422.

THE FARMERS' STATE BANK OF DRYDEN, DRYDEN.

Organized January 27, 1909.

MARTIN J. HEENAN, *President*; IRA E. PARKER, *Vice President*; GEO. R. LAMB, *Cashier*.

DIRECTORS.—Martin J. Heenan, W. F. Laughlin, Earl I. Heenan, Horace Lamb, I. E. Parker, Robert Booth, Geo. R. Lamb.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....			\$22,701 99	\$31,561 85	\$30,553 67
Bonds, mortgages and securities..			10,550 98	17,675 98	18,568 00
Premiums paid on bonds.....					
Overdrafts.....			1,405 33	1,382 01	1,679 99
Banking house.....					
Furniture and fixtures.....			1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..			8,325 59	6,407 89	4,154 99
Exchanges for clearing house.....					
U. S. and National bank currency..			2,296 00	2,038 00	1,632 00
Gold coin.....			520 00	340 00	245 00
Silver coin.....			226 55	144 25	180 15
Nickels and cents.....			30 87	37 69	58 36
Checks and cash items.....				190 92	426 18
Totals.....			\$47,557 31	\$61,278 59	\$58,999 03
Liabilities.					
Capital stock paid in.....			\$20,000 00	\$20,000 00	\$20,000 00
Surplus Fund.....			5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..			101 96	264 48	325 84
Dividends unpaid.....					
Commercial deposits subject to check.....			10,490 36	15,333 98	9,302 27
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....			2,654 92	3,131 76	4,729 36
Savings certificates of deposit.....			9,310 07	12,548 42	14,641 56
Notes and bills rediscounted.....					
Bills payable.....				5,000 00	5,000 00
Totals.....			\$47,557 31	\$61,278 59	\$58,999 03

No. 351.

THE DRYDEN STATE BANK, DRYDEN.

Organized October 20, 1906.

LEE BERRIDGE, *President*; P. H. FOOTE, *Vice President*; W. H. SHOUP, *Cashier*;
 FLOYD SLATE, *Assistant Cashier*.

DIRECTORS.—Lee Berridge, W. H. Shoup, F. W. Kendrick, A. J. Schanck, P. H. Foot, Byron Folsom,
 H. Q. Parker.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$40,549 16	\$46,785 56	\$50,918 55	\$54,826 42	\$50,822 44
Bonds, mortgages and securities..	42,462 00	55,374 25	50,523 75	54,641 75	56,119 75
Premiums paid on bonds.....					
Overdrafts.....	641 97	755 92	538 76	485 17	150 18
Banking house.....					
Furniture and fixtures.....	1,684 50	1,684 50	1,959 50	1,959 50	1,959 50
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	8,596 56	6,430 68	1,879 70	906 31	664 79
Items in transit.....	3,730 34	233 18			2,029 11
United States bonds.....					
Due from banks in reserve cities..	16,257 02	9,052 79	16,711 42	7,153 97	6,629 13
Exchanges for clearing house.....					
U. S. and National bank currency..	2,471 00	2,907 00	4,495 00	5,761 00	4,757 00
Gold coin.....	2,267 50	2,122 50	2,362 50	2,522 50	2,637 50
Silver coin.....	350 50	269 05	244 09	99 74	153 10
Nickels and cents.....	19 80	25 00	7 00	18 00	8 00
Checks and cash items.....	786 45	80 69	90 32	53 43	112 00
Totals.....	\$119,816 80	\$125,721 12	\$129,730 59	\$128,427 79	\$126,042 50
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,000 00	1,250 00
Undivided profits, less current ex- penses, interest and taxes paid..	209 99	516 75	968 57	877 34	271 07
Dividends unpaid.....					15 00
Commercial deposits subject to check.....	14,415 18	20,279 71	17,720 50	15,828 86	11,830 98
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	38,363 12	41,094 78	39,882 15	41,401 64	42,258 47
Savings certificates of deposit.....	45,828 51	42,829 88	45,159 37	44,819 95	47,916 98
State monies on deposit.....			5,000 00	2,500 00	2,500 00
Notes and bills rediscounted.....					
Bills payable.....				2,000 00	
Totals.....	\$119,816 80	\$125,721 12	\$129,730 59	\$128,427 79	\$126,042 50

STATE BANKING DEPARTMENT.

No. 142.

MONROE COUNTY BANK, DUNDEE.

Organized September 26, 1892.

GEORGE J. SHAEFER, *President*; MOSES J. HOWE, *Vice President*; WM. CLUTE, *Cashier*.

DIRECTORS.—George J. Shaefer, B. J. Corbin, Wm. Clute, M. J. Howe, Wm. C. Palmer, Geo. W. Hurd, T. W. Barnes.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$40,532 14	\$40,102 91	\$41,926 17	\$42,951 55	\$43,995 96
Bonds, mortgages and securities...	75,548 50	74,398 09	72,006 42	71,112 42	73,593 42
Premiums paid on bonds.....					
Overdrafts.....	1,456 13	209 15	371 12	553 19	835 20
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	16,676 29	44,607 36	41,257 93	50,718 16	47,512 31
Exchanges for clearing house.....					
U. S. and National bank currency..	2,587 00	254 00	2,783 00	2,476 00	3,496 00
Gold coin.....	8,030 00	6,780 00	5,460 00	5,155 00	5,695 00
Silver coin.....	527 50	956 45	137 70	119 20	240 95
Nickels and cents.....	20 45	26 21	37 07	48 62	28 02
Checks and cash items.....	99 93	1,122 26	47 13	225 65	85 50
Totals.....	\$147,977 94	\$170,956 43	\$166,526 54	\$175,859 79	\$177,982 36
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	7,764 86	8,338 05	8,977 13	9,066 09	5,611 74
Dividends unpaid.....	2,740 00	2,660 00	3,140 00	3,140 00	3,520 00
Commercial deposits subject to check.....	35,992 10	52,572 02	40,958 84	42,202 85	43,655 20
Commercial certificates of deposit..	65,663 40	72,066 53	77,994 82	86,122 62	90,175 20
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	17,817 58	17,319 83	17,455 75	17,327 63	17,020 22
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$147,977 94	\$170,956 43	\$166,526 54	\$175,859 79	\$177,982 36

No. 428.

FIRST COMMERCIAL AND SAVINGS BANK OF DURAND, DURAND.

Organized April 8, 1909.

LUTHER LOUCKS, *President*; GEORGE BROOKS, *Vice President*; HARRY H. SIMPSON, *Cashier*;
F. W. RAYEN, *Assistant Cashier*.DIRECTORS.—Luther Loucks, George Brooks, Cassius S. Reed, Harry H. Simpson, F. J. Northway,
A. N. Brock, C. E. Van Slyke.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.. . . .			\$16,517 72	\$51,243 59	\$84,562 78
Bonds, mortgages and securities.. . . .			8,168 80	11,511 14	17,446 79
Premiums paid on bonds.. . . .					
Overdrafts.. . . .				16 36	7 16
Banking house.. . . .				6,500 00	6,500 00
Furniture and fixtures.. . . .				1,700 00	1,700 00
Other real estate.. . . .					
Due from other banks and bankers (not reserve cities).....			14,159 49		
Items in transit.....			370 61	3,926 29	295 65
United States bonds.....					
Due from banks in reserve cities.. . . .			7,056 40	7,506 18	9,731 29
Exchanges for clearing house.. . . .			4,121 36	786 92	2,625 05
U. S. and National bank currency.. . . .			8,166 00	3,360 00	6,683 00
Gold coin.....			2,680 00	2,335 00	1,200 00
Silver coin.....			495 60	512 20	570 80
Nickels and cents.....			96 33	107 64	52 86
Checks and cash items.....			2,541 95	1,050 91	2,809 51
Totals.....			\$64,374 26	\$90,556 23	\$134,184 89
Liabilities.					
Capital stock paid in.....			\$12,500 00	\$17,500 00	\$22,500 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.. . . .			196 85	251 85	1,104 29
Dividends unpaid.....					
Commercial deposits subject to check.....			22,085 52	48,105 36	60,340 10
Commercial certificates of deposit.. . . .				17,942 62	
Due to banks and bankers.....			20,224 78		5,558 49
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....			278 15	6,756 40	17,265 53
Savings certificates of deposit.....			9,088 96		27,416 48
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....			\$64,374 26	\$90,556 23	\$134,184 89

No. 124.

THE SHIAWASSEE COUNTY BANK, DURAND.

Organized October 5, 1891.

ROBERT C. FAIR, *President*; A. S. THOMAS, *Vice President*; F. N. CONN, *Cashier*.

DIRECTORS.—R. C. Fair, F. N. Conn, Geo. N. Siefert, Thos. Cooling, A. S. Thomas.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$108,445 05	\$111,807 84	\$104,562 15	\$107,435 04	\$92,488 59
Bonds, mortgages and securities..	94,918 27	101,836 27	108,731 30	132,097 65	146,456 15
Premiums paid on bonds.. . . .	1,240 00	1,100 00	1,100 00	1,300 00	1,300 00
Overdrafts.	371 01	521 57	56 47	42 51	268 63
Banking house.					
Furniture and fixtures.	2,300 00	2,100 00	2,100 00	2,100 00	2,100 00
Other real estate.	3,190 00	1,500 00	1,500 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities)					
Items in transit.	14,124 13	5,831 94	1,027 81	3,529 51	3,680 12
United States bonds.					
Due from banks in reserve cities..	26,642 73	38,379 81	50,444 63	32,387 91	35,792 36
Exchanges for clearing house. . . .					
U. S. and National bank currency.	5,839 00	12,990 00	9,219 00	12,903 00	7,002 00
Gold coin.	9,830 00	10,400 00	8,635 00	8,980 00	9,217 50
Silver coin.	278 55	315 50	1,601 85	1,457 25	1,134 85
Nickels and cents.	95 17	273 23	261 34	293 58	181 87
Checks and cash items.	102 59	691 33	305 73	284 03	295 56
Totals.	\$267,376 50	\$287,747 49	\$289,545 28	\$304,290 48	\$301,417 63
Liabilities.					
Capital stock paid in.	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.	3,500 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,941 68	809 97	2,352 44	575 35	1,721 80
Dividends unpaid.					
Commercial deposits subject to check.	29,350 73	34,785 31	30,774 91	38,460 61	32,042 13
Commercial certificates of deposit..	103,725 97	111,820 18	116,265 36	118,958 30	111,825 48
Due to banks and bankers.					
Certified checks.					
Cashier's checks outstanding. . . .					
Savings deposits.	101,858 12	111,332 03	111,152 57	115,487 22	119,217 61
Savings certificates of deposit. . . .				1,809 00	7,610 81
Notes and bills rediscounted. . . .					
Bills payable.					
Totals.	\$267,376 50	\$287,747 49	\$289,545 28	\$304,290 48	\$301,417 63

STATE BANKS OF MICHIGAN.

129

No. 238.

STATE BANK OF EAST JORDAN, EAST JORDAN.

Organized July 12, 1901.

W. P. PORTER, *President*; W. L. FRENCH, *Vice President*; GEO. G. GLENN, *Cashier*;
BERT A. DOLE, *Assistant Cashier*.

DIRECTORS.—W. P. Porter, W. L. French, M. H. Robertson, Geo. G. Glenn, Carl Stroebel, Clark Haire,
Fred Smith, Chas. H. Schaffer, F. M. Severance.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$122,115 22	\$140,010 78	\$152,161 72	\$149,524 36	\$143,194 35
Bonds, mortgages and securities...	41,785 89	34,607 96	37,589 60	37,969 89	40,110 94
Premiums paid on bonds.....					
Overdrafts.....	2,634 37	1,232 14	1,061 13	3,199 82	1,390 64
Banking house.....	6,311 56	6,123 99	6,123 99	6,123 99	6,123 99
Furniture and fixtures.....	2,458 92	2,453 92	2,453 92	2,453 92	2,453 92
Other real estate.....	212 43				
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...	25,363 28	39,896 09	13,259 85	15,899 64	29,777 96
Exchanges for clearing house....	183 15	306 47	135 00	103 26	33 40
U. S. and National bank currency..	10,059 00	7,723 00	8,459 00	6,656 00	7,017 00
Gold coin.....	2,020 00	2,190 00	3,150 00	1,740 00	2,190 00
Silver coin.....	2,590 90	2,522 65	1,651 40	1,869 15	1,231 80
Nickels and cents.....	215 14	122 03	129 07	188 03	175 47
Checks and cash items.....	11 68		1 95	107 71	
Totals.....	\$215,961 54	\$237,189 03	\$226,176 63	\$225,825 77	\$233,699 47
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,000 00	1,500 00	1,500 00	1,500 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,865 29	324 65	3,113 78	3,897 49	823 76
Dividends unpaid.....		105 00	105 00	105 00	
Commercial deposits subject to check.....	71,813 83	87,785 97	65,502 62	56,766 94	66,479 69
Commercial certificates of deposit..	7,572 80	6,447 65	7,744 21	7,104 54	6,650 83
Due to banks and bankers.....					
Certified checks.....		10 00	771 20	110 00	1,110 00
Cashier's checks outstanding.....					
Savings deposits.....	26,320 91	26,890 83	27,745 89	32,039 99	32,095 73
Savings certificates of deposit....	56,388 71	64,124 93	69,693 93	72,301 81	74,539 56
Notes and bills rediscounted.....				2,000 00	
Bills payable.....					
Totals.....	\$215,961 54	\$237,189 03	\$226,176 63	\$225,825 77	\$233,699 47

No. 53.

MICHIGAN STATE BANK OF EATON RAPIDS.

Organized July 22, 1884.

JOSEPH CARR, *President*; H. P. WEBSTER, *Vice President*; H. H. HAMILTON, *Cashier*;
E. S. HARRIS, *Assistant Cashier*.

DIRECTORS.—Joseph Carr, H. P. Webster, E. S. Harris, H. H. Hamilton, Edgar F. Knapp, H. C. Minnie,
I. N. Reynolds, Frank Leighton.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$225,314 77	\$204,312 11	\$204,174 99	\$199,985 35	\$197,418 51
Bonds, mortgages and securities..	92,063 31	87,793 31	82,681 31	79,333 31	81,299 61
Premiums paid on bonds.....					
Overdrafts.....	1,519 85	1,560 54	2,322 99	2,275 77	1,707 03
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	2,054 00	2,081 96	2,602 25	2,608 64	2,625 89
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,428 75	3,323 04	1,636 15	1,625 87	1,464 50
United States bonds.....					
Due from banks in reserve cities..	12,971 10	25,858 64	21,937 75	18,588 52	14,250 63
Exchanges for clearing house.....					500 00
U. S. and National bank currency..	7,247 00	8,979 00	5,256 00	6,746 00	6,095 00
Gold coin.....	7,115 00	6,620 00	6,807 50	7,597 50	7,547 50
Silver coin.....	1,356 60	1,910 00	900 00	889 00	300 00
Nickels and cents.....	315 25	315 64	299 03	256 48	377 13
Checks and cash items.....	3,866 73	2,159 39	1,948 10	2,261 25	821 52
Totals.....	\$362,752 36	\$352,413 63	\$338,066 07	\$329,667 69	\$321,907 32
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	8,672 68	4,723 94	6,889 07	7,188 97	4,635 98
Dividends unpaid.....	40 00	69 03	9 67		
Commercial deposits subject to check.....	47,915 47	52,916 19	56,358 36	62,596 46	53,444 90
Commercial certificates of deposit.					
Due to banks and bankers.....		308 34			21 27
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	184,124 21	174,396 13	167,808 97	164,882 26	163,805 17
Notes and bills rediscounted.....					
Bills payable.....	32,000 00	30,000 00	17,000 00	5,000 00	10,000 00
Totals.....	\$362,752 36	\$352,413 63	\$338,066 07	\$329,667 69	\$321,907 32

No. 193.

EDMORE STATE BANK, EDMORE.

Organized April 5, 1897.

FREDERICK NEFF, *President*; SHERMAN NEFF, *Vice President*; JOHN W. PFEIFLER, *Cashier*;
SERENUS D. KETCHUM, *Assistant Cashier*.

DIRECTORS.—Frederick Neff, John W. Pfeiffer, Sherman Neff, Henry J. Burch, Edwin K. Horton.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$43,695 25	\$47,926 25	\$52,841 27	\$52,262 11	\$51,539 02
Bonds, mortgages and securities..	38,902 67	37,117 32	31,686 70	31,362 70	35,837 99
Premiums paid on bonds.....					
Overdrafts.....	3,210 68	2,797 21	615 17	722 40	698 34
Banking house.....	1,908 86	1,908 86	1,908 86	1,908 86	1,908 86
Furniture and fixtures.....	1,764 71	1,762 71	1,760 71	1,758 46	1,755 71
Other real estate.....	1,700 00	1,700 00	1,700 00	1,700 00	1,700 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,297 50	710 57	75 63	459 85	652 60
United States bonds.....					
Due from banks in reserve cities..	7,871 49	9,863 36	8,661 62	16,064 06	5,525 92
Exchanges for clearing house.....					
U. S. and National bank currency.	1,451 00	1,493 00	1,752 00	2,754 00	1,774 00
Gold coin.....	2,050 00	1,970 00	2,015 00	2,080 00	2,010 00
Silver coin.....	970 00	1,053 25	982 50	1,267 25	952 25
Nickels and cents.....	156 67	200 34	204 04	174 76	80 52
Checks and cash items.....	197 75	102 47	83 16	102 26	94 63
Totals.....	\$106,176 58	\$108,605 34	\$104,286 66	\$112,616 71	\$104,529 74
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	4,000 00	4,500 00	4,500 00	4,500 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,228 04	1,084 70	2,137 53	2,345 94	1,051 35
Dividends unpaid.....					
Commercial deposits subject to check.....	21,693 78	23,952 22	16,519 73	25,213 21	20,587 09
Commercial certificates of deposit.					
Due to banks and bankers.....	79 71				
Certified checks.....					
Cashier's checks outstanding.....	350 06	134 55	144 32	380 95	287 60
Savings deposits.....	6,997 64	6,785 77	7,227 26	7,337 86	7,052 33
Savings certificates of deposit.....	55,827 35	57,148 10	53,757 82	52,858 75	50,571 37
Notes and bills rediscounted.....					
Bills payable.....			5,000 00	5,000 00	5,000 00
Totals.....	\$106,176 58	\$108,605 34	\$104,286 66	\$112,616 71	\$104,529 74

No. 403.

THE PEOPLE'S STATE BANK OF EDMORE, EDMORE.

Organized June 6, 1908.

E. S. WAGAR, *President*; WILLIAM A. WOOD, *Vice President*; HARRY E. WAGAR, *Cashier*.

DIRECTORS.—F. L. Holmes, James Purdon, E. S. Wagar, Harry E. Wagar, William A. Wood.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$37,710 03	\$41,593 14	\$47,253 53	\$49,205 80	\$55,861 78
Bonds, mortgages and securities...	32,116 70	36,043 70	40,477 00	42,179 00	41,904 00
Premiums paid on bonds.....					
Overdrafts.....	107 68	205 12	89 79	93 79	21 23
Banking house.....	3,945 00	3,945 00	3,945 00	3,945 00	3,945 00
Furniture and fixtures.....	1,957 00	1,969 00	1,969 00	1,969 00	1,969 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	11 00	5 00			
United States bonds.....					
Due from banks in reserve cities..	10,683 45	11,780 29	9,299 41	9,045 38	10,465 94
Exchanges for clearing house...				57 85	142 87
U. S. and National bank currency..	4,240 00	5,214 00	5,279 00	3,970 00	6,099 00
Gold coin.....	85 00	30 00	30 00		85 00
Silver coin.....	1,034 10	735 75	658 75	525 90	763 70
Nickels and cents.....	67 36	235 07	271 10	77 64	109 22
Checks and cash items.....		18 08	166 52		
Totals.....	\$91,957 32	\$101,774 15	\$109,439 10	\$111,069 36	\$121,366 74
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					200 00
Undivided profits, less current ex- penses, interest and taxes paid..	281 30	644 95	1,577 46	1,754 92	130 15
Dividends unpaid.....					
Commercial deposits subject to check.....	32,244 80	31,529 27	28,964 42	28,241 92	30,100 52
Commercial certificates of deposit..	17,850 32	11,798 61	7,197 14	3,356 42	100 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	3,834 35	6,453 89	5,941 25	6,689 96	5,529 05
Savings certificates of deposit....	17,746 55	31,347 43	45,758 83	51,026 14	65,307 02
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$91,957 32	\$101,774 15	\$109,439 10	\$111,069 36	\$121,366 74

No. 129.

ELK RAPIDS SAVINGS BANK, ELK RAPIDS.

Organized January 20, 1892.

M. B. LANG, *President*; C. A. WHYLAND, HARRY HIRSHBERG, *Vice Presidents*;
CHARLES B. CARVER, *Cashier*.

DIRECTORS.—M. B. Lang, Harry Hirshberg, A. B. Fairbanks, Charles B. Carver, C. D. Towne,
C. A. Whyland, F. R. Williams.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$125,884 09	\$126,994 78	\$133,471 10	\$139,380 66	\$133,620 70
Bonds, mortgages and securities..	94,517 03	87,277 06	88,470 14	88,933 92	80,933 98
Premiums paid on bonds.....					
Overdrafts.....		33 16	48 19	20 18	49 46
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	2,749 84	2,000 00	2,000 00	2,121 50	2,121 50
Other real estate.....	1,500 00				
Due from other banks and bankers (not reserve cities).....	1,336 00		765 00		
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	19,956 07	26,182 21	15,463 30	4,661 28	20,824 80
Exchanges for clearing house.....					
U. S. and National bank currency..	5,487 00	2,082 00	8,761 00	6,619 00	4,544 00
Gold coin.....	7,725 00	7,870 00	7,965 00	8,185 00	7,825 00
Silver coin.....	945 45	799 70	834 70	1,319 55	908 35
Nickels and cents.....	223 12	271 96	250 10	224 57	139 07
Checks and cash items.....	1,201 92	2,344 84	202 15	281 21	2,083 56
Totals.....	\$265,525 52	\$259,855 71	\$262,230 68	\$255,746 87	\$257,050 42
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	7,500 00	8,500 00	8,500 00	8,500 00	8,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,427 58	3,865 42	6,923 88	7,002 75	6,918 50
Dividends unpaid.....					
Commercial deposits subject to check.....	47,084 47	53,577 03	47,845 00	41,301 00	45,058 07
Commercial certificates of deposit..	23,421 00	17,585 03	15,223 33	8,061 72	1,668 96
Due to banks and bankers.....	794 38				
Certified checks.....					
Cashier's checks outstanding.....	27 15	8 90	528 42	5 50	9 28
Savings deposits.....	118,222 39	114,200 26	111,265 64	114,288 07	117,746 61
Savings certificates of deposit.....	24,048 55	27,119 07	31,627 83	36,567 83	42,149 00
Notes and bills rediscounted.....					
Bills payable.....			5,316 58	5,000 00	
Totals.....	\$265,525 52	\$259,855 71	\$262,230 68	\$255,746 87	\$257,050 42

No. 342.

THE STATE SAVINGS BANK OF ELSIE, ELSIE.

Organized June 20, 1906.

OLIVER B. CAMPBELL, *President*; LAMOTT G. BATES, *Vice President*;
THOMAS P. STEADMAN, *Cashier*.DIRECTORS.—Oliver B. Campbell, LaMott G. Bates, Meyer B. Netzorg, Clyde D. Bates,
Thomas P. Steadman.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$144,047 83	\$148,316 16	\$158,880 28	\$157,711 51	\$170,004 75
Bonds, mortgages and securities...	75,726 85	74,264 34	69,941 79	68,169 30	67,144 30
Premiums paid on bonds.....	189 30				
Overdrafts.....	962 45	1,200 32	2,554 82	1,268 30	1,181 92
Current expenses, interest and taxes paid.....	389 24	23 82	333 87	259 42	85 77
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	581 50	118 75	1,000 75	1,407 12	112 93
United States bonds.....					
Due from banks in reserve cities..	28,719 20	27,988 85	21,061 14	16,730 65	27,911 18
Exchanges for clearing house.....					
U. S. and National bank currency..	16,289 00	10,286 00	11,143 00	10,992 00	12,687 00
Gold coin.....	4,937 50	4,972 50	4,835 00	5,285 00	5,012 50
Silver coin.....	533 55	562 60	272 55	439 80	400 30
Nickels and cents.....	32 00	126 70	126 54	151 52	152 11
Checks and cash items.....	601 44	226 66	69 58	390 13	209 07
Totals.....	\$276,609 86	\$271,686 70	\$273,819 32	\$266,424 75	\$288,501 83
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	1,200 00	1,200 00	1,200 00	1,400 00
Undivided profits, less current ex- penses, interest and taxes paid..					
Dividends unpaid.....					
Commercial deposits subject to check.....	49,975 28	46,111 74	41,576 26	46,395 81	62,429 74
Commercial certificates of deposit..	48,708 07	22,233 88	15,363 67	12,518 02	11,901 67
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	151,926 51	177,141 08	175,679 39	181,310 92	187,770 42
Notes and bills rediscounted.....					
Bills payable.....			15,000 00		
Totals.....	\$276,609 86	\$271,686 70	\$273,819 32	\$266,424 75	\$288,501 83

No. 299.

THE STATE SAVINGS BANK OF ESCANABA, ESCANABA.

Organized November 2, 1904.

*OLE ERICKSON, *President*; H. B. REYNOLDS, *Vice President*; H. H. ALLYN, *Cashier*;
E. O. PERRON, *Assistant Cashier*.DIRECTORS.—O. B. Fuller, E. M. St. Jacques, F. A. Banks, *Ole Erickson, W. W. Caven, H. B. Reynolds,
J. A. McGuire, O. N. Hughitt, A. R. Moore.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$154,650 50	\$136,946 05	\$171,574 51	\$201,345 68	\$207,157 28
Bonds, mortgages and securities...	71,833 48	67,888 48	89,695 64	85,102 67	94,817 34
Premiums paid on bonds.....			118 75	118 75	118 75
Overdrafts.....	524 64	307 12	321 64	517 79	105 31
Banking house.....	8,370 19	8,370 19	8,370 19	8,370 19	8,370 19
Furniture and fixtures.....	1,062 88	1,062 88	1,062 88	1,062 88	1,062 88
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	457 93	777 30	173 83	1,098 41	135 41
United States bonds.....					
Due from banks in reserve cities..	39,914 05	149,495 23	67,121 99	34,020 35	22,717 84
Exchanges for clearing house...			1,254 46	3,106 78	1,950 45
U. S. and National bank currency..	12,324 00	14,791 00	15,758 00	19,821 00	20,194 00
Gold coin.....	3,500 00	4,945 00	3,365 00	3,815 00	2,362 50
Silver coin.....	1,800 00	1,580 00	2,905 25	2,200 00	3,373 90
Nickels and cents.....	316 16	229 34	115 21	130 31	257 85
Checks and cash items.....	1,600 65	1,202 35			
Totals.....	\$296,354 48	\$387,594 94	\$361,837 35	\$380,709 81	\$362,623 70
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,000 00	3,500 00	3,500 00	3,500 00	3,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,526 66	5,219 14	4,362 68	8,902 90	8,115 19
Dividends unpaid.....		726 00	42 00		
Commercial deposits subject to check.....	66,238 41	146,683 36	92,566 26	87,327 73	81,940 40
Commercial certificates of deposit..			49,871 78	53,041 18	52,710 58
Due to banks and bankers.....					
Certified checks.....			7 00	7 00	7 62
Cashier's checks outstanding.....	7 00	7 00	7 62	7 62	7 00
Savings deposits.....	122,674 70	139,568 85	151,480 01	147,923 38	156,342 91
Savings certificates of deposit....	44,407 71	41,880 59			
State monies on deposit.....			10,000 00	10,000 00	10,000 00
Reserve for taxes.....	500 00				
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$296,354 48	\$387,594 94	\$361,837 35	\$380,709 81	\$362,623 70

*Deceased.

STATE BANKING DEPARTMENT.

No. 295.

EVART SAVINGS BANK, EVART, MICHIGAN.

Organized August 2, 1904.

FRANK S. POSTAL, *President*; E. C. CANNON, *Vice President*; JAMES R. POSTAL, *Cashier*;
H. W. PROCTOR, *Assistant Cashier*.

DIRECTORS.—Frank S. Postal, William Latta, Geo. F. Andrus, E. C. Cannon, William E. Davis, Hugh Alexander, David Wolf, William Munroe, Fred Postal.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09
Loans and discounts.....	\$79,326 29	\$78,125 02	\$86,452 60	\$84,952 39	\$91,597 54
Bonds, mortgages and securities...	68,430 00	68,680 00	66,485 00	66,165 00	70,265 00
Premiums paid on bonds.....					
Overdrafts.....	94 98	699 59	842 36	408 79	321 07
Banking house.....	8,943 00	8,800 00	8,800 00	8,800 00	8,800 00
Furniture and fixtures.....	1,800 00	1,550 00	1,550 00	2,450 00	2,405 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....			400 00		
United States bonds.....					
Due from banks in reserve cities..	10,828 16	18,208 07	20,280 45	22,811 36	18,593 46
Exchanges for clearing house.....					
U. S. and National bank currency..	9,434 00	7,010 00	5,795 00	9,527 00	7,270 00
Gold coin.....	4,195 00	4,030 00	4,085 00	4,190 00	5,245 00
Silver coin.....	1,523 75	1,702 80	848 95	1,483 55	1,428 50
Nickels and cents.....	286 16	420 05	508 63	267 41	342 42
Checks and cash items.....	266 96	632 20	273 92	126 23	680 29
Totals.....	\$184,928 30	\$189,847 73	\$196,321 91	\$201,181 73	\$206,948 28
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	1,500 00	2,000 00	2,000 00	2,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,898 65	1,669 59	2,697 32	2,913 64	2,328 22
Dividends unpaid.....					
Commercial deposits subject to check.....	23,137 84	24,306 12	24,153 71	27,257 81	29,625 89
Commercial certificates of deposit..	7,780 00	12,680 00	11,475 00	10,475 00	15,540 58
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....	233 49	152 90	38 99	18 81	23 00
Savings deposits.....	58,644 23	62,037 16	71,471 03	72,958 59	73,295 78
Savings certificates of deposit....	59,734 09	57,001 96	54,285 86	55,557 88	52,963 61
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$184,928 30	\$189,847 73	\$196,321 91	\$201,181 73	\$206,948 28

No. 152.

FIRST STATE SAVINGS BANK OF EVART.

Organized February 17, 1893.

V. R. DAVY, *President*; V. E. LACY, *Vice President*; GEO. A. GLERUM, *Cashier*;
HARRY DAY, *Assistant Cashier*.DIRECTORS.—V. R. Davy, V. E. Lacy, Wm. Rogers, J. W. Matthews, G. E. Brandeberry, O. L. Millard,
J. S. Edwards, Geo. A. Glerum.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$187,708 88	\$189,996 61	\$196,432 16	\$201,674 96	\$214,312 57
Bonds, mortgages and securities..	103,280 51	91,141 51	98,270 57	97,965 54	98,465 79
Premiums paid on bonds.....					
Overdrafts.....	916 49	839 53	1,039 23	1,397 72	1,091 73
Banking house.....	6,700 00	7,700 00	9,700 00	10,000 00	11,200 00
Furniture and fixtures.....	2,495 00	2,495 00	2,495 00	3,655 52	3,655 52
Other real estate.....	5,336 27	5,336 27	5,336 27	5,336 27	4,136 27
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	33,957 60	31,727 56	35,823 74	37,281 26	40,032 27
Exchanges for clearing house.....		540 13	2,068 52	300 00	1,500 00
U. S. and National bank currency..	6,275 00	13,704 00	11,478 00	9,801 00	4,826 00
Gold coin.....	7,675 00	7,710 00	8,040 00	7,902 50	7,082 50
Silver coin.....	1,701 10	1,309 20	1,634 80	2,586 60	1,944 80
Nickels and cents.....	454 90	444 16	434 46	408 84	466 96
Checks and cash items.....	987 23	380 48	268 94	549 78	277 36
Totals.....	\$357,487 98	\$353,304 45	\$373,021 69	\$378,859 99	\$388,991 77
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	9,000 00	9,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,533 51	896 11	2,092 55	1,072 15	2,288 74
Dividends unpaid.....					
Commercial deposits subject to check.....	69,644 56	70,164 80	78,359 82	84,778 15	70,630 37
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	137,977 01	138,346 90	144,342 59	144,064 06	145,799 17
Savings certificates of deposit.....	103,332 90	99,896 64	88,226 73	88,955 61	110,273 49
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$357,487 98	\$353,304 45	\$373,021 69	\$378,859 99	\$388,991 77

STATE BANKING DEPARTMENT.

No. 215.

THE OLD STATE BANK, FENNVILLE.

Organized June 1, 1899.

L. S. DICKINSON, *President*; C. E. HUTCHINSON, *Vice President*; J. E. HUTCHINSON, *Cashier*;
W. J. HUTCHINSON, *Assistant Cashier*.

DIRECTORS.—L. S. Dickinson, J. E. Hutchinson, W. J. Hutchinson, C. E. Hutchinson, Maye Hutchinson

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$37,405 45	\$34,850 96	\$40,504 52	\$43,415 71	\$50,573 23
Bonds, mortgages and securities..	20,036 59	26,141 59	26,031 59	19,326 96	21,068 79
Premiums paid on bonds.....					
Overdrafts.....	506 24	560 57	244 88	518 23	828 86
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,561 91	1,758 40	1,758 40	1,758 40	1,758 40
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	3,000 00	3,000 00			
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	21,624 79	4,418 25	5,510 89	1,671 13	21,775 50
Exchanges for clearing house.....					2,141 88
U. S. and National bank currency..	2,748 00	4,970 00	4,500 00	3,700 00	2,241 00
Gold coin.....	1,170 00	1,585 00	625 00	1,075 00	1,210 00
Silver coin.....	232 65	303 45	249 75	418 45	441 20
Nickels and cents.....	196 17	193 64	207 97	206 90	125 30
Checks and cash items.....	3,075 07	1,598 32	1,969 28	402 70	
Totals.....	\$97,556 87	\$85,380 18	\$87,002 28	\$78,493 48	\$108,164 16
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	862 79	797 82	985 37	1,330 39	98 03
Dividends unpaid.....					
Commercial deposits subject to check.....	34,121 84	20,362 75	21,067 39	20,315 93	40,978 05
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	44,572 24	46,219 61	47,549 52	32,847 16	43,088 08
Notes and bills rediscounted.....					
Bills payable.....				6,000 00	6,000 00
Totals.....	\$97,556 87	\$85,380 18	\$87,002 28	\$78,493 48	\$108,164 16

STATE BANKS OF MICHIGAN.

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No. 209.

THE COMMERCIAL SAVINGS BANK OF FENTON, FENTON.

Organized October 1, 1898.

E. C. FORTE, *President*; L. E. BECKER, *Vice President*; E. M. NEWELL, *Cashier*.

DIRECTORS.—E. C. Forte, E. M. Newell, Z. Patterson, L. E. Becker, E. N. Stiles.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$142,356 02	\$123,941 86	\$126,203 23	\$114,693 98	\$115,579 37
Bonds, mortgages and securities..	86,402 32	99,125 13	99,570 48	110,404 98	112,273 39
Premiums paid on bonds.....					
Overdrafts.....	104 56		111 02		
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,621 85		1,751 11	4,922 24	3,860 21
United States bonds.....					
Due from banks in reserve cities..	35,062 17	46,305 21	47,980 10	40,644 61	41,583 52
Exchanges for clearing house.....					
U. S. and National bank currency..	12,567 00	10,719 00	9,995 00	11,074 00	10,085 00
Gold coin.....	3,737 50	3,907 20	4,117 50	3,902 50	3,925 00
Silver coin.....	1,588 50	1,451 85	1,163 85	1,146 35	1,409 75
Nickels and cents.....	85 70	131 53	159 20	179 54	188 26
Checks and cash items.....	285 26	449 23	78 25	66 73	147 82
Totals.....	\$288,810 88	\$291,031 01	\$296,129 74	\$292,034 93	\$294,052 32
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	4,000 00	4,170 00	4,170 00	4,170 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,530 91	773 19	3,790 15	2,057 44	1,477 38
Dividends unpaid.....					
Commercial deposits subject to check.....	30,374 32	27,910 59	32,761 47	36,780 24	36,006 02
Commercial certificates of deposit..	25,737 48	27,916 96	25,813 26	19,264 86	39,676 76
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	188,027 67	190,763 20	186,127 74	184,882 61	186,892 16
Savings certificates of deposit.....	12,140 50	14,497 07	18,467 12	19,879 78	
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$288,810 88	\$291,031 01	\$296,129 74	\$292,034 93	\$294,052 32

No. 384.

. FENTON STATE SAVINGS BANK, FENTON.

Organized September 26, 1907.

LEONARD FREEMAN, *President*; FRED WELCH, *Vice President*; F. H. HITCHCOCK, *Cashier*.

DIRECTORS.—Chas. J. Campbell, Lester M. Cook, Leonard Freeman, Lewis L. Holtforth, F. H. Hitchcock, Harry J. Phillips, Fred Welch.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$63,915 30	\$65,456 62	\$57,735 28	\$59,805 24	\$71,388 82
Bonds, mortgages and securities..	58,978 29	51,287 58	73,783 43	90,980 43	97,726 20
Premiums paid on bonds.....					
Overdrafts.....	125 59	57 61	6 60	73 14	29 59
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	1,491 85	1,495 35	1,495 35	1,495 35	1,495 35
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,281 67	1,546 88			
United States bonds.....					
Due from banks in reserve cities..	19,146 92	19,431 81	27,692 65	20,592 87	23,754 37
Exchanges for clearing house.....					
U. S. and National bank currency..	8,200 00	9,073 00	7,825 00	6,561 00	9,899 00
Gold coin.....	995 00	1,330 00	1,765 00	2,277 50	2,200 00
Silver coin.....	1,465 00	1,510 00	1,345 00	1,040 00	1,265 00
Nickels and cents.....	223 12	298 52	235 00	260 04	278 85
Checks and cash items.....	32 05	97 05	152 41	96 20	197 15
Totals.....	\$161,354 79	\$156,084 42	\$176,535 72	\$187,681 77	\$212,734 33
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..	156 11	602 14	1,120 72	910 88	814 96
Dividends unpaid.....					
Commercial deposits subject to check.....	35,347 65	31,513 87	35,209 98	39,059 49	30,176 90
Commercial certificates of deposit..	1,231 08	1,000 37	590 37	405 37	365 37
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	81,297 46	81,797 55	88,896 35	94,181 99	112,012 28
Savings certificates of deposit.....	18,322 49	16,170 49	25,718 30	28,124 04	44,364 82
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$161,354 79	\$156,084 42	\$176,535 72	\$187,681 77	\$212,734 33

No. 101.

THE CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT.

Organized August 4, 1890.

R. J. WHALEY, *President*; GEO. W. HUBBARD, *Vice President*; W. E. MARTIN, *Cashier*.

DIRECTORS.—R. J. Whaley, Alex. McFarlan, J. H. Whiting, D. D. Aitken, G. W. Hubbard, M. Ephraim, E. S. Lee, C. L. Bartlett, F. D. Buckingham, Thos. Doyle, H. W. Watson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09	Report of Sept. 1, '09.
Loans and discounts.....	\$353,492 92	\$394,887 78	\$363,942 37	\$417,522 10	\$426,360 19
Bonds, mortgages and securities...	533,817 13	572,242 87	628,429 09	687,128 74	751,825 49
Premiums paid on bonds.....	2,888 75	2,702 51	5,637 01	5,637 01	5,937 01
Overdrafts.....	2,190 85	1,553 78	2,556 39	1,776 18	4,435 36
Banking house.....					
Furniture and fixtures.....	14,000 00	14,000 00	26,000 00	26,000 00	26,000 00
Other real estate.....	6,600 90	6,728 80	6,728 80	6,728 80	6,728 80
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	37,312 36	26,161 66	12,904 39	4,518 28	8,919 56
United States bonds.....					
Due from banks in reserve cities..	112,401 45	256,483 12	336,214 15	222,280 92	110,626 21
Exchanges for clearing house....	1,388 74	2,931 00	1,176 06	968 90	10,336 58
U. S. and National bank currency..	42,956 00	101,111 00	62,384 00	71,527 00	80,716 25
Gold coin.....	21,345 00	27,910 00	23,062 50	20,487 50	18,220 00
Silver coin.....	7,865 20	3,535 40	6,947 90	4,243 45	8,651 40
Nickels and cents.....	252 73	146 69	479 72	433 41	431 04
Checks and cash items.....	634 56	754 29	683 37	467 45	47 38
Totals.....	\$1,137,146 59	\$1,411,148 90	\$1,477,145 75	\$1,469,719 74	\$1,459,235 27
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	65,000 00	65,000 00	65,000 00	65,000 00	75,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	31,417 20	27,639 02	36,688 59	43,315 44	26,600 15
Dividends unpaid.....	100 00	200 00	100 00	100 00	200 00
Commercial deposits subject to check.....	319,399 89	552,546 64	566,233 58	511,673 07	457,786 32
Commercial certificates of deposit..	2,027 23	3,792 28	5,952 23	4,760 72	10,394 83
Due to banks and bankers.....	939 72	939 72	939 72	939 72	939 72
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	315,234 90	334,140 35	369,882 75	400,332 67	412,661 71
Savings certificates of deposit....	253,027 65	276,890 89	282,348 88	293,598 12	325,652 54
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,137,146 59	\$1,411,148 90	\$1,477,145 75	\$1,469,719 74	\$1,459,235 27

STATE BANKING DEPARTMENT.

No. 23.

GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

Corporate existence extended April 25, 1902.

JAMES C. WILLSON, *President*; H. C. SPENCER, *Vice President*; ARTHUR G. BISHOP, *Cashier*;
JAMES MARTIN, *Assistant Cashier*.

DIRECTORS.—W. W. Crapo, James C. Willson, A. G. Bishop, W. C. Orrell, J. Dallas Dort, H. C. Spencer,
J. H. Crawford, George C. Willson, C. S. Mott,

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$687,591 60	\$659,724 73	\$688,174 31	\$865,759 59	\$1,024,462 76
Bonds, mortgages and securities..	927,080 40	951,605 31	1,074,443 73	1,148,346 87	1,127,205 59
Premiums paid on bonds.....					
Overdrafts.....	9,910 66	2,103 34	3,009 22	12,943 70	9,197 05
Banking house.....					
Furniture and fixtures.....					
Building account.....		1,460 75	3,982 48	5,244 41	7,258 91
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,649 48	9,543 51	5,967 12	6,225 44	5,215 11
United States bonds.....					
Due from banks in reserve cities..	81,794 54	176,273 14	277,077 66	218,473 51	60,925 61
Exchanges for clearing house.....	1,313 36	1,029 34	1,243 19	3,278 28	1,577 66
U. S. and National bank currency..	56,397 00	53,268 00	45,564 00	48,661 00	63,359 76
Gold coin.....	37,350 00	38,780 00	35,485 00	30,115 00	34,735 00
Silver coin.....	13,200 00	9,100 00	12,000 00	11,500 00	11,500 00
Nickels and cents.....	148 32	262 24	105 30	511 96	477 58
Checks and cash items.....	462 92	1,685 22	1,452 95	7,475 64	10,738 95
Totals.....	\$1,817,898 28	\$1,904,835 58	\$2,148,504 96	\$2,358,535 40	\$2,356,653 98
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00	200,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	35,827 62	37,642 94	47,287 78	48,413 20	1,775 16
Dividends unpaid.....		100 00			180 00
Commercial deposits subject to check.....	285,896 98	336,170 85	404,257 58	527,896 20	525,601 49
Commercial certificates of deposit..	17,151 98	8,084 27	21,850 37	18,199 76	17,084 23
Due to banks and bankers.....					7,409 41
Certified checks.....	100 00	100 00	424 94	150 00	1,502 82
Cashier's checks outstanding.....					
Savings deposits.....	932,340 44	978,999 32	1,097,019 24	1,175,347 58	1,136,574 00
Savings certificates of deposit.....	296,581 26	293,738 20	327,665 05	338,528 66	366,526 87
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,817,898 28	\$1,904,835 58	\$2,148,504 96	\$2,358,535 40	\$2,356,653 98

No. 431.

THE INDUSTRIAL SAVINGS BANK, FLINT.

Organized May 8, 1909.

C. S. MOTT, *President*; C. W. NASH, *Vice President*; GRANT J. BROWN, *Cashier*.

DIRECTORS.—C. S. Mott, C. W. Nash, Grant J. Brown, C. T. Bridgman, D. D. Aitken, Geo. C. Willson, Fred Weiss, S. S. Stewart, A. H. Goss.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....					\$34,667 47
Bonds, mortgages and securities...					11,700 00
Premiums paid on bonds.....					
Overdrafts.....					40 69
Banking house.....					
Furniture and fixtures.....					748 72
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					6,556 63
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...					17,997 37
Exchanges for clearing house....					240 00
U. S. and National bank currency.					5,242 00
Gold coin.....					2,350 00
Silver coin.....					5,084 80
Nickels and cents.....					217 51
Checks and cash items.....					8 50
Expense.....					499 31
Totals.....					\$85,353 00
Liabilities.					
Capital stock paid in.....					\$35,160 00
Surplus fund.....					6,955 00
Undivided profits, less current ex- penses, interest and taxes paid...					
Dividends unpaid.....					
Commercial deposits subject to check.....					16,301 06
Commercial certificates of deposit.					1,711 97
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					13,192 68
Savings certificates of deposit....					12,032 29
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					\$85,353 00

STATE BANKING DEPARTMENT.

No. 165.

THE UNION TRUST AND SAVINGS BANK, FLINT.

Organized July 11, 1893.

C. T. BRIDGMAN, *President*; W. A. PATERSON, *Vice President*; M. DAVISON, *Cashier*;
L. H. BRIDGMAN, *Assistant Cashier*.

DIRECTORS.—C. T. Bridgman, W. A. Paterson, M. Davison, W. E. Braman, W. F. Stewart,
F. H. Rankin, Geo. W. Cook, W. H. Edwards.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$463,091 12	\$457,681 54	\$513,141 31	\$514,884 70	\$535,322 70
Bonds, mortgages and securities...	1,120,180 27	1,127,429 89	1,134,216 28	1,158,812 47	1,196,774 76
Premiums paid on bonds.....					
Overdrafts.....	1,962 68	726 02	775 51	3,849 57	3,656 79
Banking house.....	22,000 00	22,000 00	22,000 00	22,000 00	22,000 00
Furniture and fixtures.....	7,500 00	7,500 00	7,500 00	7,500 00	7,000 00
Other real estate.....	11,200 00	16,200 00	16,200 00	13,900 00	13,300 00
Due from other banks and bankers (not reserve cities).....					25,000 00
Items in transit.....	75 00	132 10	98 00	5,790 96	1,593 00
United States bonds.....					
Due from banks in reserve cities..	123,262 97	188,688 49	194,931 05	268,340 48	178,855 18
Exchanges for clearing house....	1,127 61	867 78	2,087 15	51 99	3,553 47
U. S. and National bank currency..	69,511 00	40,329 00	52,934 00	53,077 00	52,257 00
Gold coin.....	32,057 50	22,323 50	20,835 00	16,522 50	16,947 50
Silver coin.....	14,230 00	16,312 95	17,869 95	15,284 60	13,580 45
Nickels and cents.....	375 51	261 73	616 06	510 40	215 58
Checks and cash items.....	462 27	1,865 44	3,191 48		3,089 25
Totals.....	\$1,867,035 93	\$1,902,318 44	\$1,986,395 79	\$2,080,524 67	\$2,073,145 68
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	60,000 00	65,000 00	65,000 00	65,000 00	70,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	29,247 53	16,468 44	28,006 67	26,043 92	10,205 23
Dividends unpaid.....					160 00
Commercial deposits subject to check.....	184,424 15	217,327 32	237,173 37	276,757 28	302,235 27
Commercial certificates of deposit..	7,026 22	5,935 75	7,431 81	7,193 07	5,021 80
Due to banks and bankers.....	8,584 64			1,726 94	
Certified checks.....	200 00	200 00	620 00	100 00	
Cashier's checks outstanding.....					
Savings deposits.....	989,872 45	1,004,932 78	1,042,949 40	1,094,556 92	1,085,538 52
Savings certificates of deposit....	487,680 94	492,454 15	505,214 54	509,146 54	499,984 86
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,867,035 93	\$1,902,318 44	\$1,986,395 79	\$2,080,524 67	\$2,073,145 68

No. 126.

THE FIRST STATE AND SAVINGS BANK OF FLUSHING, FLUSHING.

Organized November 28, 1891.

FRANKLIN A. NILES, *President*; JACOB KIMMELL, *Vice President*; FRED D. SAYRE, *Cashier*.

DIRECTORS.—F. A. Niles, Ida Packard, Jacob Kimmell, James M. Greenfield, Fred D. Sayre.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$61,888 67	\$58,333 47	\$57,298 86	\$55,117 97	\$57,410 09
Bonds, mortgages and securities..	200,468 49	199,907 25	211,183 78	219,703 78	221,038 78
Premiums paid on bonds.....	900 00				
Expenses, and interest paid.....				161 49	
Overdrafts.....					
Banking house.....	2,700 00	2,700 00	2,700 00	2,700 00	2,700 00
Furniture and fixtures.....	1,860 00	1,860 00	1,860 00	1,860 00	1,860 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	54 66	492 95	62 89	35 42	45 21
Items in transit.....	1,242 44	2,302 69	2,671 68	1,236 30	1,793 16
United States bonds.....					
Due from banks in reserve cities..	38,500 99	52,057 79	29,030 21	21,716 58	25,422 83
Exchanges for clearing house.....					
U. S. and National bank currency..	7,210 00	4,867 00	4,699 00	5,781 00	5,851 00
Gold coin.....	5,900 00	6,080 00	6,510 00	7,160 00	7,500 00
Silver coin.....	1,410 65	1,941 00	1,900 30	1,357 35	1,837 85
Nickels and cents.....	662 88	242 54	172 98	41 20	313 24
Checks and cash items.....	360 76	2,519 75	302 79	879 91	510 06
Totals.....	\$323,159 54	\$333,304 44	\$318,392 49	\$317,801 00	\$326,282 22
Liabilities.					
Capital stock paid in.....	\$27,500 00	\$27,500 00	\$27,500 00	\$27,500 00	\$27,500 00
Surplus fund.....	17,000 00	18,000 00	18,000 00	19,000 00	19,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,943 62	280 94	2,348 95		499 38
Dividends unpaid.....				40 00	
Commercial deposits subject to check.....	29,670 74	38,073 96	34,003 76	9,378 41	12,498 63
Commercial certificates of deposit..	2,546 62	1,266 00	2,632 76	4,518 74	1,011 12
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	54,186 80	56,441 92	55,134 24	58,384 29	61,896 18
Savings certificates of deposit.....	188,311 96	191,741 62	178,772 78	178,979 56	183,876 91
Notes and bills rediscounted.....					
Bills payable.....				20,000 00	20,000 00
Totals.....	\$323,159 54	\$333,304 44	\$318,392 49	\$317,801 00	\$326,282 22

STATE BANKING DEPARTMENT.

No. 223.

THE PEOPLE'S STATE BANK OF FLUSHING, FLUSHING

Organized March 10, 1900.

IRA T. SAYRE, *President*; JOHN H. ROWE, *Vice President*; LEVANT A. VICKERY, *Cashier*;
HARRY L. MANN, *Assistant Cashier*.

DIRECTORS.—Ira T. Sayre, Levant A. Vickery, John H. Rowe, James B. French, Orrin Hart,
Albert E. Ransom, Elbert L. Beecher, William Brophy, Frank P. Sayre.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$63,641 31	\$96,739 31	\$102,873 41	\$104,320 13	\$98,098 48
Bonds, mortgages and securities...	62,402 00	59,152 00	61,191 00	60,871 00	67,876 00
Premiums paid on bonds.....					
Overdrafts.....	3,607 87	529 86	424 31	359 87	196 72
Banking house.....	4,393 60	4,393 60	4,393 60	4,393 60	4,393 60
Furniture and fixtures.....	2,675 57	2,675 57	2,675 57	2,675 57	2,675 57
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	478 62	624 78	561 01	676 19	799 74
Bills of exchange.....			307 66		
Items in transit.....					860 63
United States bonds.....					
Due from banks in reserve cities..	18,143 32	26,189 07	13,054 35	20,392 82	10,809 55
Exchanges for clearing house.....		307 66			
U. S. and National bank currency..	7,475 00	6,809 00	7,037 00	5,046 00	4,537 00
Gold coin.....	2,255 00	2,930 00	3,235 00	3,320 00	3,735 00
Silver coin.....	1,487 75	1,797 55	1,624 25	1,612 15	2,053 00
Nickels and cents.....	140 24	169 17	293 88	92 86	411 47
Checks and cash items.....	672 55	98 34	2,362 53	130 53	90 79
Totals.....	\$197,372 83	\$202,415 91	\$200,033 57	\$203,890 72	\$196,537 55
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	606 75	1,251 89	737 22	691 58	1,157 62
Dividends unpaid.....		157 50			130 50
Commercial deposits subject to check.....	20,463 69	24,109 99	17,864 41	19,523 35	19,640 87
Commercial certificates of deposit..	5,362 46	2,418 63	1,739 87	1,305 38	1,886 19
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	11,763 06	20,583 64	19,975 65	16,167 07	11,207 91
Savings certificates of deposit....	120,176 87	114,894 26	119,716 42	126,203 34	122,714 46
State monies on deposit.....			5,000 00	5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....	4,000 00	4,000 00			
Totals.....	\$197,372 83	\$202,415 91	\$200,033 57	\$203,890 72	\$196,537 55

No. 141.

STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized September 19, 1892.

FREDERICK SCHEMER, *President*; MICHAEL SPITZLEY, *Vice President*;
W. H. SNELLING, *Cashier*.

DIRECTORS.—Frederick Schemer, W. H. Snelling, Michael Spitzley, T. W. Snelling, Ernest Schemer.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.. .. .	\$59,661 27	\$43,480 70	\$51,148 76	\$56,597 52	\$57,570 66
Bonds, mortgages and securities..	145,013 20	151,092 56	136,624 52	140,749 52	135,802 87
Premiums paid on bonds.. .. .					
Overdrafts.. .. .	1,011 76	521 85	570 61	12 52	1,197 62
Banking house.. .. .					
Furniture and fixtures.. .. .	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.. .. .	565 33				
Due from other banks and bankers (not reserve cities).. .. .		3,150 00		19 59	
Items in transit.. .. .		2,120 00	2,790 00		
United States bonds.. .. .					
Due from banks in reserve cities..	30,834 75	35,388 11	21,453 17	21,580 28	13,932 20
Exchanges for clearing house.. ..					
U. S. and National bank currency..	8,922 00	7,896 00	6,863 00	7,786 00	7,558 00
Gold coin.. .. .	5,237 50	5,162 50	5,187 50	5,262 50	5,330 00
Silver coin.. .. .	592 00	786 00	612 00	815 00	643 00
Nickels and cents.. .. .	69 79	141 37	140 50	132 32	98 74
Checks and cash items.. .. .	100 96	74 43	109 50	2,780 43	373 63
Totals.. .. .	\$254,508 56	\$252,303 52	\$227,969 65	\$238,235 68	\$225,006 72
Liabilities.					
Capital stock paid in.. .. .	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.. .. .	9,500 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,906 44	310 46	2,360 50	2,464 94	734 13
Dividends unpaid.. .. .					
Commercial deposits subject to check.. .. .	14,611 22	23,124 01	12,030 35	18,332 97	15,040 57
Commercial certificates of deposit..					
Due to banks and bankers.. .. .					
Certified checks.. .. .					
Cashier's checks outstanding.. ..					
Savings deposits.. .. .	37,263 61	31,344 89	28,254 39	27,949 31	29,703 89
Savings certificates of deposit.. ..	175,227 29	172,522 16	160,324 41	164,488 46	154,528 13
Notes and bills rediscounted.. ..					
Bills payable.. .. .					
Totals.. .. .	\$254,508 56	\$252,303 52	\$227,969 65	\$238,235 68	\$225,006 72

No. 293.

THE STATE BANK OF FOWLerville, FOWLerville, MICHIGAN.

Organized June 1, 1904.

JOHN C. ELLSWORTH, *President*; S. L. BIGNALL, *Vice President*; E. SCHNEIDER, *Cashier*.

DIRECTORS.—John C. Ellsworth, J. L. Cooper, S. L. Bignall, Alex. McPherson, R. C. Smith.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$86,072 42	\$87,624 36	\$79,127 70	\$90,891 25	\$98,236 41
Bonds, mortgages and securities...	70,438 95	73,908 95	92,458 95	100,108 95	98,308 95
Premiums paid on bonds.....					
Overdrafts.....	440 82	200 22	224 42	142 31	374 95
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	871 45	279 55	1,349 76	998 11	360 43
Items in transit.....	368 93	1,674 14	365 59		
United States bonds.....					
Due from banks in reserve cities..	23,933 60	26,777 63	42,133 91	29,772 51	19,216 17
Exchanges for clearing house.....					
U. S. and National bank currency..	5,956 00	5,376 00	7,981 00	5,982 00	6,602 00
Gold coin.....	4,320 00	3,285 00	5,890 00	6,055 00	6,530 00
Silver coin.....	2,548 55	2,379 20	1,438 90	1,558 20	856 20
Nickels and cents.....	135 46	131 89	120 01	169 63	139 52
Checks and cash items.....	825 83	637 96	270 46	88 67	1,869 11
Totals.....	\$195,912 01	\$202,274 90	\$231,350 70	\$235,766 63	\$232,493 74
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,600 00	1,733 41	1,733 41	1,733 41	1,843 41
Undivided profits, less current ex- penses, interest and taxes paid..	2,676 56	1,377 68	2,652 38	3,046 96	1,582 53
Dividends unpaid.....					
Commercial deposits subject to check.....	27,287 62	31,938 20	26,492 72	31,143 94	28,304 27
Commercial certificates of deposit..	83,181 55	52,797 00	30,659 63	18,562 96	9,664 91
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	56,166 28	89,428 61	144,812 56	156,279 36	166,098 62
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$195,912 01	\$202,274 90	\$231,350 70	\$235,766 63	\$232,493 74

No. 229.

BENZIE COUNTY STATE SAVINGS BANK, FRANKFORT.

Organized April 15, 1901.

L. P. CLASSENS, *President*; H. F. ROBERTSON, L. E. VORCE, *Vice Presidents*; J. F. HOFSTETTER, *Cashier*;
 GEORGE M. MOORE, *Assistant Cashier*.

DIRECTORS.—L. P. Classens, H. F. Robertson, L. E. Vorce, Geo. Waters, Jr., J. F. Hofstetter.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$34,749 57	\$35,064 88	\$40,679 54	\$43,855 05	\$39,571 99
Bonds, mortgages and securities..	144,355 42	141,642 56	135,894 41	137,749 32	138,085 45
Premiums paid on bonds.....					
Overdrafts.....	323 76	918 35	487 19	1,293 74	111 87
Banking house.....	5,800 00	5,800 00	5,800 00	5,800 00	5,800 00
Furniture and fixtures.....	2,035 00	2,035 00	2,035 00	2,035 00	2,035 00
Other real estate.....	1,725 00	1,666 00	1,666 00	1,210 26	1,842 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		7 59	155 26	69 76	153 50
United States bonds.....					
Due from banks in reserve cities..	23,484 31	22,344 75	22,891 47	22,823 20	72,998 21
Exchanges for clearing house.....					
U. S. and National bank currency..	5,984 00	9,381 00	8,247 00	9,904 00	9,071 00
Gold coin.....	6,500 00	5,935 00	6,210 00	5,205 00	6,175 00
Silver coin.....	1,250 00	1,200 00	800 00	700 00	1,900 00
Nickels and cents.....	99 47	164 51	109 89	121 36	49 25
Checks and cash items.....	657 39	79 88	230 06	186 05	1,969 64
Totals.....	\$226,963 92	\$226,239 52	\$225,205 82	\$230,952 74	\$279,762 91
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,171 75	165 93	1,474 42	2,687 67	669 83
Dividends unpaid.....					
Commercial deposits subject to check.....	65,892 37	71,223 95	70,993 81	76,173 43	112,364 27
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	83,238 79	80,507 47	84,457 63	86,855 22	95,264 74
Savings certificates of deposit.....	50,661 01	49,342 17	43,279 96	40,236 42	46,464 07
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$226,963 92	\$226,239 52	\$225,205 82	\$230,952 74	\$279,762 91

No. 297.

THE FREMONT STATE BANK, FREMONT, MICHIGAN.

Organized May 24, 1904.

AMOS O. WHITE, *President*; JOHN R. JACKLIN, *Vice President*; EMIEL KEMPF, *Cashier*.

DIRECTORS.—Amos O. White, Emiel Kempf, L. D. Puff, John R. Jacklin, Jno. H. Lewis, Cornelius Gerber, Wm. F. Hillyard.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$91,774 78	\$101,875 30	\$97,427 25	\$102,638 65	\$111,737 34
Bonds, mortgages and securities..	113,817 08	105,890 33	115,168 15	123,027 65	139,461 36
Premiums paid on bonds.....					
Overdrafts.....	136 55	196 77	184 14	86 57	294 49
Banking house.....	5,500 00	5,300 00	5,510 00	5,510 00	5,510 00
Furniture and fixtures.....	4,604 66	4,394 66	4,394 66	4,394 66	4,394 66
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,265 05	128 02	340 55		
United States bonds.....					
Due from banks in reserve cities..	49,342 03	43,000 19	51,663 48	64,164 56	29,348 75
Exchanges for clearing house.....					
U. S. and National bank currency..	10,779 00	10,373 00	8,928 00	14,459 00	12,466 00
Gold coin.....	4,527 50	4,235 00	4,050 00	4,600 00	4,910 00
Silver coin.....	1,411 65	1,254 25	791 25	1,142 30	1,240 95
Nickels and cents.....	229 04	176 54	187 46	244 61	187 46
Checks and cash items.....	430 62	754 74	174 64	1,541 57	548 40
Totals.....	\$283,907 96	\$277,578 80	\$288,819 58	\$321,809 57	\$310,099 41
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,500 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	8,884 30	3,047 91	5,530 65	6,933 59	6,811 23
Dividends unpaid.....					
Commercial deposits subject to check.....	36,006 56	34,896 25	44,200 00	56,016 13	39,996 74
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	78,868 03	75,512 33	73,571 91	75,720 87	79,382 25
Savings certificates of deposit.....	132,649 07	135,122 31	136,516 42	154,138 98	154,909 19
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$283,907 96	\$277,578 80	\$288,819 58	\$321,809 57	\$310,099 41

STATE BANKS OF MICHIGAN.

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No. 345.

THE OLD STATE BANK OF FREMONT, FREMONT.

Organized July 16, 1906.

J. ANDREW GERBER, *President*; JOSEPH GERBER, CHARLES B. BUCK, *Vice Presidents*; T. I. FRY, *Cashier*.

DIRECTORS.—J. A. Gerber, Joseph Gerber, C. B. Buck, S. P. Odell, T. I. Fry, Frank Gerber, John Pikaart, H. G. Willson, J. B. Scott.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$194,738 74	\$183,162 17	\$179,968 36	\$170,287 91	\$182,956 34
Bonds, mortgages and securities..	92,899 57	102,944 57	112,755 00	111,516 25	121,505 00
Premiums paid on bonds.....					
Overdrafts.....	949 59	757 09	301 09	364 89	1,850 29
Banking house.....	6,300 00	6,300 00	6,300 00	6,300 00	6,300 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,800 00
Other real estate.....			1,133 00	1,133 00	1,133 00
Due from other banks and bankers (not reserve cities).....				286 98	210 24
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	31,380 83	36,143 91	23,938 58	45,782 64	30,212 94
Exchanges for clearing house.....					
U. S. and National bank currency..	8,085 00	8,106 00	8,323 00	14,355 00	13,248 00
Gold coin.....	10,315 00	11,335 00	11,140 00	10,465 00	10,795 00
Silver coin.....	1,133 00	1,018 00	643 00	1,067 00	2,335 00
Nickels and cents.....	200 91	75 07	19 47	329 69	110 26
Checks and cash items.....	1,541 46	1,452 56	1,451 55	87 14	1,228 68
Totals.....	\$350,544 10	\$354,294 37	\$348,973 05	\$364,975 50	\$375,684 75
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	8,750 00	8,750 00	8,750 00	8,750 00	8,750 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,394 98	1,263 80	3,753 36	3,737 66	4,186 62
Dividends unpaid.....		170 00			
Commercial deposits subject to check.....	71,769 26	75,657 38	73,820 56	83,023 64	81,691 36
Commercial certificates of deposit..	6,461 69	6,461 69	6,461 69	6,461 69	6,461 69
Due to banks and bankers.....	226 94	1,107 54	216 87		
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	35,201 06	40,778 12	41,438 96	41,968 46	49,266 91
Savings certificates of deposit.....	187,740 17	186,105 84	179,531 61	186,034 05	190,328 17
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$350,544 10	\$354,294 37	\$348,973 05	\$364,975 50	\$375,684 75

STATE BANKING DEPARTMENT.

No. 362.

THE STATE SAVINGS BANK OF GAGETOWN.

Organized February 6, 1907.

J. L. PURDY, *President*; J. L. WINCHESTER, *Vice President*; EDITH E. MILLER, *Cashier*.

DIRECTORS.—J. L. Purdy, L. C. Purdy, Richard Burdon, Richard Case, J. L. Winchester.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$35,713 87	\$35,864 20	\$42,888 37	\$47,066 22	\$46,346 04
Bonds, mortgages and securities...	26,715 60	29,276 99	30,645 11	30,914 81	28,334 61
Premiums paid on bonds.....					
Overdrafts.....	406 58	158 08	120 46	193 59	449 90
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....		2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	21,703 25	25,288 12	8,044 10	5,172 78	6,421 34
Exchanges for clearing house.....				1,506 00	
U. S. and National bank currency..	4,979 00	4,689 00	2,532 00	3,039 00	5,166 00
Gold coin.....	456 00	401 00	241 00	456 00	511 00
Silver coin.....	318 30	305 05	301 95	235 75	233 75
Nickels and cents.....	46 39	42 99	98 45	93 54	91 80
Checks and cash items.....	593 92	6 50	172 22	396 24	17 20
Totals.....	\$100,932 91	\$106,031 93	\$95,043 66	\$99,072 93	\$97,571 64
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	258 27	383 83	383 83	383 83	517 24
Undivided profits, less current ex- penses, interest and taxes paid..	1,127 58	450 19	1,378 95	1,552 34	152 97
Dividends unpaid.....					
Commercial deposits subject to check.....	17,858 53	24,404 31	13,461 13	18,043 59	15,700 91
Commercial certificates of deposit..	5,111 92	1,882 82	1,930 62	3,346 22	12,870 37
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	51,576 61	53,910 98	52,889 13	50,746 95	38,830 15
Notes and bills rediscounted.....					
Bills payable.....					4,500 00
Totals.....	\$100,932 91	\$106,031 93	\$95,043 66	\$99,072 93	\$97,571 64

No. 426.

THE GALESBURG STATE BANK, GALESBURG.

Organized February 13, 1909.

S. DUNN, *President*; T. S. CLAPP, *Vice President*; C. C. CLAPP, *Cashier*.

DIRECTORS.—H. A. Steward, Chas. G. Curtis, I. N. Carson, Roy H. Spier, S. Dunn, T. S. Clapp, C. C. Clapp.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....			\$22,008 25	\$33,666 95	\$39,988 12
Bonds, mortgages and securities.....			20,810 00	25,555 43	23,865 37
Premiums paid on bonds.....					
Overdrafts.....			46 04	37 12	465 36
Banking house.....					
Furniture and fixtures.....			1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....			21,430 64	16,174 27	10,951 11
Exchanges for clearing house.....					
U. S. and National bank currency.....			2,700 00	1,421 00	1,925 00
Gold coin.....			395 00	480 00	400 00
Silver coin.....			113 35	53 45	106 90
Nickels and cents.....			10 03	113 93	182 98
Checks and cash items.....			4,073 37	1,994 78	1,975 98
Interest paid on liquidating account.....			134 06		
Totals.....			\$73,221 74	\$80,996 93	\$81,360 82
Liabilities.					
Capital stock paid in.....			\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....			112 81	165 37	180 93
Dividends unpaid.....					
Commercial deposits subject to check.....			22,696 04	27,465 88	18,700 42
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					231 12
Savings certificates of deposit.....			30,412 89	33,238 95	42,095 92
Liquidating interest account.....				126 73	92 43
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....			\$73,221 74	\$80,996 93	\$81,360 82

STATE BANKING DEPARTMENT.

No. 153.

THE GAYLORD STATE SAVINGS BANK, GAYLORD.

Organized March 4, 1893.

FRANK A. KRAMER, *President*; EARL B. BOLTON, *Vice President*; S. W. BUCK, *Cashier*;
H. E. BLODGETT, *Assistant Cashier*.

DIRECTORS.—Frank A. Kramer, Sanford W. Buck, Earl B. Bolton, John G. Berry, L. Jenson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$152,164 59	\$143,798 36	\$134,540 13	\$141,509 48	\$136,970 03
Bonds, mortgages and securities...	68,191 58	58,204 58	64,250 33	65,329 00	67,734 00
Premiums paid on bonds.....					
Overdrafts.....	103 61	90 83	55 21	372 30	168 64
Banking house.....	12,000 00	12,000 00	12,000 00	12,000 00	12,000 00
Furniture and fixtures.....	2,400 00	2,400 00	2,400 00	2,400 00	2,400 00
Other real estate.....	3,850 00	3,850 00	3,850 00	3,850 00	3,850 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	67 00	1,178 04	1,183 90	921 26	781 72
United States bonds.....					
Due from banks in reserve cities..	12,450 85	21,234 65	23,127 83	15,411 13	17,722 42
Exchanges for clearing house.....					
U. S. and National bank currency..	13,461 00	2,912 00	7,300 00	8,880 00	4,148 00
Gold coin.....	9,755 00	10,315 00	10,052 50	10,245 00	11,725 00
Silver coin.....	957 15	865 95	788 85	1,773 85	825 65
Nickels and cents.....	441 48	601 70	651 32	740 35	577 60
Checks and cash items.....	1,117 87	2,172 48	671 20	1,194 91	889 58
Totals.....	\$276,960 13	\$259,623 59	\$260,871 27	\$264,607 28	\$259,792 64
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	10,560 25	8,249 99	10,330 51	10,948 32	9,442 10
Dividends unpaid.....					
Commercial deposits subject to check.....	34,118 95	41,580 59	47,976 43	48,995 68	43,454 91
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	147,399 26	126,465 18	126,641 45	127,585 97	132,321 39
Savings certificates of deposit....	45,891 67	43,517 83	45,922 88	47,077 31	44,574 24
Notes and bills rediscounted.....	9,000 00	9,800 00			
Bills payable.....					
Totals.....	\$276,960 13	\$259,623 59	\$260,871 27	\$264,607 28	\$259,792 64

No. 298.

STATE BANK OF GLADWIN, GLADWIN.

Organized July 27, 1904.

WILLIAM H. AITKIN, *President*; A. H. MEDBURY, *Vice President*; MELVIN H. AITKIN, *Cashier*;
C. G. GOODRUM, *Assistant Cashier*.

DIRECTORS.—William H. Aitken, A. H. Medbury, Melvin H. Aitkin, Robert Croskery, Frank Leonard,
Guy E. Smith, Eugene Foster, A. E. Sleeper.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept 1, '09.
Loans and discounts.....	\$94,190 37	\$97,456 06	\$99,496 52	\$104,769 12	\$107,651 12
Bonds, mortgages and securities...	6,442 78	5,392 78	7,480 78	8,255 78	11,398 00
Premiums paid on bonds.....					
Overdrafts.....	271 71	43 88	148 90	536 44	722 28
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,450 00	1,450 00	1,450 00	1,450 00	1,450 00
Other real estate.....	3,516 00	3,516 00	3,516 00	3,516 00	3,516 00
Due from other banks and bankers (not reserve cities).....			34 00	132 18	633 43
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	9,233 86	19,365 78	15,261 33	12,490 04	16,936 41
Exchanges for clearing house.....					
U. S. and National bank currency..	6,111 00	7,986 00	9,275 00	6,736 00	6,784 00
Gold coin.....	4,525 00	1,220 00	2,235 00	2,435 00	2,925 00
Silver coin.....	398 75	509 75	493 00	664 15	627 35
Nickels and cents.....	35 49	97 14	91 98	51 48	92 77
Checks and cash items.....	580 28	747 50	295 55	1,411 24	798 46
Totals.....	\$132,755 24	\$143,784 89	\$145,778 06	\$148,447 43	\$159,534 82
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,700 00	1,700 00	2,450 00	2,450 00	2,450 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,249 79	6,024 29	548 56	1,701 94	2,942 00
Dividends unpaid.....					
Commercial deposits subject to check.....	58,885 10	74,123 86	72,370 53	74,239 67	82,001 91
Commercial certificates of deposit..					47,090 91
Due to banks and bankers.....		126 00			
Certified checks.....	99 00				50 00
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	41,821 35	36,810 74	45,408 97	45,055 82	
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$132,755 24	\$143,784 89	\$145,778 06	\$148,447 43	\$159,534 82

No. 249.

GRAND HAVEN STATE BANK, GRAND HAVEN.

Organized September 23, 1901.

JOSEPH W. O'BRIEN, *President*; ELBERT LYNN, *Vice President*; B. P. SHERWOOD, *Cashier*.

DIRECTORS.—Joseph W. O'Brien, Gerrit J. Diekema, C. Ver Schure, Elbert Lynn, K. T. Van den Bosch, John Veneklassen, W. H. Beach, M. C. Sherwood, B. P. Sherwood.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$164,988 77	\$171,808 53	\$163,330 50	\$164,511 43	\$175,519 74
Bonds, mortgages and securities...	164,324 50	171,591 50	172,346 40	172,553 65	179,848 65
Premiums paid on bonds.....					
Overdrafts.....	388 46	490 16	249 15	189 10	584 51
Banking house.....	6,703 00	6,703 00	6,703 00	6,703 00	6,703 00
Furniture and fixtures.....	2,815 62	2,815 62	2,815 62	2,815 62	2,815 62
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	125 08			19 71	72 04
United States bonds.....					
Due from banks in reserve cities..	32,584 05	43,073 82	39,224 87	41,958 56	52,016 51
Exchanges for clearing house....					
U. S. and National bank currency..	14,559 00	9,456 00	14,598 00	13,016 00	14,480 00
Gold coin.....	11,339 75	12,597 25	11,252 25	11,832 25	11,224 75
Silver coin.....	1,217 00	1,726 35	1,135 95	1,937 25	1,271 95
Nickels and cents.....	166 67	298 30	219 93	191 56	85 09
Checks and cash items.....	1,665 90	520 41	336 06	916 37	917 09
Totals.....	\$400,877 80	\$421,080 94	\$412,211 73	\$416,644 50	\$445,518 95
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	10,000 00	12,000 00	12,000 00	12,000 00	14,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	7,192 47	3,560 08	6,711 76	8,174 72	5,266 52
Dividends unpaid.....					35 00
Commercial deposits subject to check.....	78,265 97	100,602 10	91,012 20	92,562 95	100,576 68
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	128,369 06	126,277 56	128,669 02	129,265 37	140,288 84
Savings certificates of deposit....	147,050 30	148,641 20	143,818 75	144,641 46	155,351 91
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$400,877 80	\$421,080 94	\$412,211 73	\$416,644 50	\$445,518 95

No. 308.

THE GRAND LEDGE STATE BANK, GRAND LEDGE.

Organized May 2, 1905.

W. R. CLARKE, *President*; A. B. SCHUMAKER, A. R. GILLIES, *Vice Presidents*;
 JESSE H. SMITH, *Cashier*; A. T. SLAGHT, A. R. GILLIES, *Auditors*.

DIRECTORS.—W. R. Clarke, A. B. Schumaker, Arthur T. Slaght, Dudley E. Waters, Danford Shadduck,
 A. R. Gillies, Adelbert Keefer, F. A. Taber, W. R. Granger.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept 1, '09.
Loans and discounts..	\$73,702 87	\$68,364 67	\$81,470 86	\$76,320 85	\$79,067 80
Bonds, mortgages and securities..	63,398 97	62,657 77	64,029 49	74,334 24	79,143 37
Premiums paid on bonds..					
Overdrafts..	3,676 81	2,531 09	760 58	1,191 88	984 21
Expenses, interest and taxes paid..		57 53			
Banking house..					
Furniture and fixtures..	1,432 84	1,432 84	1,432 84	1,463 79	1,463 79
Other real estate..					
Due from other banks and bankers (not reserve cities)..					
Items in transit..		1,795 11			123 79
United States bonds..					
Due from banks in reserve cities..	14,810 57	13,065 38	18,079 81	17,175 22	44,312 72
Exchanges for clearing house.. . .	509 39	284 26	1,688 61	1,747 01	2,465 37
U. S. and National bank currency..	1,450 00	5,690 00	8,063 00	5,539 00	8,270 00
Gold coin..	605 00	4,157 50	3,260 00	3,502 50	2,226 00
Silver coin..	300 10	710 15	609 00	1,892 10	1,562 00
Nickels and cents..	205 97	194 27	126 73	113 29	149 57
Checks and cash items..					
Totals..	\$160,092 52	\$160,940 57	\$179,580 92	\$183,279 88	\$219,768 62
Liabilities.					
Capital stock paid in..	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund..	3,500 00	3,750 00	3,750 00	3,750 00	3,750 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,036 81		331 19	782 82	178 69
Dividends unpaid..		165 00			
Commercial deposits subject to check..	38,885 05	38,029 48	51,933 37	48,291 81	80,610 29
Commercial certificates of deposit..					
Due to banks and bankers..					
Certified checks..					
Cashier's checks outstanding.. . . .					
Savings deposits..	12,196 65	12,416 34	13,322 69	15,143 21	15,155 70
Savings certificates of deposit.. . .	78,474 01	81,579 75	85,243 67	90,312 04	96,073 94
Notes and bills rediscounted.. . . .					
Bills payable..					
Totals..	\$160,092 52	\$160,940 57	\$179,580 92	\$183,279 88	\$219,768 62

No. 389.

LOAN AND DEPOSIT BANK, GRAND LEDGE.

Organized February 29, 1908.

GEO. N. BERRY, *President*; E. A. TURNBULL, *Vice President*; E. M. BRIGGS, *Cashier*;
F. L. BERRY, *Assistant Cashier*.

DIRECTORS.—Geo. N. Berry, E. A. Turnbull, E. M. Briggs, F. L. Berry, Geo. H. Sheets, T. B. Robinson,
Cassius Alexander.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$116,981 71	\$115,246 80	\$118,351 05	\$124,063 81	\$103,060 98
Bonds, mortgages and securities..	233,482 00	235,217 00	244,994 50	244,984 50	271,924 50
Premiums paid on bonds.....					
Overdrafts.....	533 76	1,119 03	2,277 77	472 53	1,116 28
Banking house.....					
Furniture and fixtures.....	600 00	500 00	500 00	500 00	500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,238 81	1,502 94	35 65	1,022 33	1,042 70
United States bonds.....	100 00	100 00	100 00	100 00	100 00
Due from banks in reserve cities..	67,455 30	63,633 48	75,286 09	78,150 30	53,638 75
Exchanges for clearing house.....					
U. S. and National bank currency..	17,942 00	16,871 00	9,200 00	12,105 00	16,961 00
Gold coin.....	11,135 00	8,730 00	10,065 00	9,700 00	6,720 00
Silver coin.....	1,274 00	3,334 00	1,290 00	1,745 00	1,000 00
Nickels and cents.....	300 05	350 26	200 50	237 29	172 97
Checks and cash items.....	105 67	238 25	2,306 45	147 92	2,037 16
Totals.....	\$451,148 30	\$446,842 76	\$464,607 01	\$473,228 77	\$458,274 34
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	11,000 00	11,000 00	11,000 00	11,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,981 89	744 23	2,674 46	3,171 17	5,021 99
Dividends unpaid.....		32 00			
Commercial deposits subject to check.....	80,970 25	81,859 98	81,554 72	91,141 44	74,042 99
Commercial certificates of deposit..	137,363 02	90,074 28	59,954 11	45,968 74	18,861 12
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	3,913 33	5,618 62	11,209 91	11,463 03	11,877 29
Savings certificates of deposit.....	164,919 81	206,988 42	248,213 81	260,484 39	287,470 95
Reserve for taxes.....		525 23			
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$451,148 30	\$446,842 76	\$464,607 01	\$473,228 77	\$458,274 34

No. 316.

THE CITY TRUST & SAVINGS BANK OF GRAND RAPIDS, MICHIGAN.

Organized January 9, 1905.

JAMES R. WYLIE, *President*; W. C. WINCHESTER, L. J. RINDGE, *Vice Presidents*; MAHLON A. SMITH, *Assistant to the President*; E. C. JOHNSON, *Assistant Cashier*.

DIRECTORS.—T. Stewart White, Constantine Morton, Francis Letellier, Lester J. Rindge, Philo C. Fuller, Walter C. Winchester, David M. Amberg, Galus W. Perkins, S. A. Morman, James R. Wylie, Joseph J. Tucker, James D. Lacey, Charles Trankia, R. W. Irwin.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$261,295 45	\$292,717 32	\$261,492 16	\$252,344 44	\$290,782 46
Bonds, mortgages and securities..	179,531 58	207,339 58	221,050 40	227,848 40	238,001 30
Premiums paid on bonds.....					
Overdrafts.....	315 83	607 24	1,252 18	617 45	855 76
Banking house.....					
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,724 24	50	371 54	424 85	1,618 41
United States bonds.....					
Due from banks in reserve cities..	71,846 27	56,999 72	40,490 99	46,588 25	70,216 02
Exchanges for clearing house.....	3,323 72	3,639 83	3,765 93	988 75	8,588 14
U. S. and National bank currency..	14,005 00	18,033 00	12,789 00	16,672 00	19,769 00
Gold coin.....	3,650 00	3,602 50	5,237 50	3,305 00	3,735 00
Silver coin.....	1,781 45	2,819 80	3,001 65	2,214 35	1,302 00
Nickels and cents.....	230 05	487 33	153 89	492 59	544 92
Checks and cash items.....					
Totals.....	\$539,203 59	\$587,736 82	\$551,105 24	\$552,996 08	\$637,013 01
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	20,408 50	23,658 12	25,797 05	25,668 39	27,103 85
Dividends unpaid.....					
Commercial deposits subject to check.....	82,567 10	88,883 37	75,826 97	80,844 62	167,708 95
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....	128 75	15 00	1,075 00	235 00	15 00
Cashier's checks outstanding.....					
Savings deposits.....	75,567 83	86,303 77	79,063 17	81,618 59	79,588 94
Savings certificates of deposit.....	240,531 41	268,876 56	249,643 05	244,629 48	242,596 27
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$539,203 59	\$587,736 82	\$551,105 24	\$552,996 08	\$637,013 01

No. 276.

COMMERCIAL-SAVINGS BANK OF GRAND RAPIDS.

Organized April 28, 1903.

ROBERT D. GRAHAM, *President*; CHARLES B. KELSEY, *Vice President*;
C. L. ROSS, H. N. MORRILL, *Assistant Cashiers*.

DIRECTORS.—S. M. Lemon, R. D. Graham, C. B. Kelsey, Huntley Russell, Moses Taggart, Charles F. Young, Fred M. Deane, W. H. Gay, W. M. Wurzburg, W. H. Anderson, Hubert Weide, Daniel Lynch, Thomas W. Strahan, Thos. F. Carroll, Christian Bertsch, Christian Gallmeyer, John W. Goodspeed, F. A. Baldwin, G. J. Vinkemulder, Louis C. Braudy, Amos Musselman.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$1,109,115 67	\$1,023,025 68	\$1,039,841 91	\$1,023,073 29	\$1,035,123 32
Bonds, mortgages and securities..	533,467 30	624,172 15	690,560 00	723,015 00	706,788 37
Premiums paid on bonds	2,000 00	2,000 00	2,000 00	.....	.....
Overdrafts.	1,686 02	886 06	1,703 46	3,088 80	1,475 03
Banking house.....	25,000 00	60,000 00	60,000 00	60,000 00	60,000 00
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.	14,600 00	21,498 70	21,098 70	21,098 70	20,881 20
Due from other banks and bankers (not reserve cities).....	5,541 08	5,541 08	4,063 46	4,063 46	2,216 44
Items in transit.....	12,196 29	46,833 99	16,285 78	10,180 79	14,311 99
United States bonds.....	.....	.....	100,000 00	500 00	.....
Due from banks in reserve cities..	157,647 11	220,799 68	122,307 58	180,625 92	103,766 70
Exchanges for clearing house....	23,801 63	20,591 58	24,997 02	24,606 37	19,339 09
U. S. and National bank currency.	70,694 00	87,598 00	98,064 00	91,172 00	103,175 00
Gold coin.....	14,848 00	15,135 00	23,231 00	7,680 00	17,777 80
Silver coin.....	10,567 00	12,932 00	8,559 00	15,736 05	11,312 15
Nickels and cents.....	1,241 67	1,596 61	1,032 75	1,417 95	1,697 09
Checks and cash items.....	2,501 25	1,451 09	1,959 06	1,913 04	11,683 20
Totals.....	\$1,991,907 02	\$2,151,061 62	\$2,222,703 72	\$2,175,171 37	\$2,118,547 38
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	20,000 00	22,000 00	22,000 00	22,000 00	24,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	19,775 09	11,682 22	15,739 72	7,803 66	11,304 86
Dividends unpaid.....	.....	38 00	204 00	42 00	66 00
Commercial deposits subject to check.....	435,835 16	560,019 47	618,847 13	585,794 79	460,751 67
Commercial certificates of deposit.	.....	.....	.....	.....	.....
Due to banks and bankers	35,804 69	38,795 94	34,656 73	50,573 60	50,418 92
Certified checks.....	6,453 60	3,003 80	15,544 60	9,386 30	2,548 70
Cashier's checks outstanding.....	.....	.....	.....	.....	.....
Savings deposits.....	523,764 01	528,639 01	539,685 38	558,538 84	554,964 20
Savings certificates of deposit.....	750,274 47	786,883 38	756,026 16	731,032 18	804,493 03
State monies on deposit.....	.....	.....	20,000 00	10,000 00	10,000 00
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Totals.....	\$1,991,907 02	\$2,151,061 62	\$2,222,703 72	\$2,175,171 37	\$2,118,547 38

No 61.

THE GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

Organized May 1, 1872.

Corporate existence extended April 29, 1902.

CHARLES W. GARFIELD, *President*; ORSON A. BALL, *Vice President*; FRANK S. COLEMAN, *Cashier*; DANA B. SHEDD, *Assistant to President*; ARTHUR M. GOODWIN, *Assistant Cashier*.

DIRECTORS.—Charles W. Garfield, George M. Edison, Aaron Brewer, N. Fred Avery, Orson A. Ball, Roger W. Butterfield, Frank E. Leonard, Frank Jewell, William H. Gilbert, Lester J. Ringde, William Alden Smith, Geo. G. Whitworth.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$937,045 19	\$951,679 29	\$960,233 96	\$967,000 08	\$971,758 30
Bonds, mortgages and securities.. . . .	1,032,304 65	1,069,690 15	1,104,940 15	1,131,919 73	1,171,222 25
Premiums paid on bonds.. . . .	212 50				
Overdrafts.. . . .	1,931 52	1,093 62	1,385 19	2,708 98	2,452 11
Banking house.. . . .					
Furniture and fixtures.. . . .		7,951 50	9,120 99	9,620 99	9,695 99
Other real estate.. . . .			500 00	500 00	500 00
Due from other banks and bankers (not reserve cities).. . . .		10 00			
Items in transit.. . . .					200 00
United States bonds.. . . .					
Due from banks in reserve cities.. . . .	282,861 62	219,110 52	215,850 25	205,998 04	205,776 99
Exchanges for clearing house.. . . .	10,563 27	13,019 44	26,919 81	9,131 15	10,335 49
U. S. and National bank currency.. . . .	64,773 00	62,106 00	61,292 00	48,724 00	59,940 25
Gold coin.. . . .	39,187 50	41,427 50	42,877 50	48,422 50	41,212 90
Silver coin.. . . .	3,699 10	6,075 45	7,890 10	5,771 75	6,099 00
Nickels and cents.. . . .	717 92	969 95	1,062 47	876 53	739 47
Checks and cash items.. . . .	1,420 63	456 52	417 81	372 72	243 75
Totals.. . . .	\$2,374,686 90	\$2,373,589 94	\$2,432,490 23	\$2,431,046 47	\$2,480,176 50
Liabilities.					
Capital stock paid in.. . . .	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.. . . .	30,000 00	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits, less current ex- penses, interest and taxes paid.. . . .	82,255 34	31,854 02	41,419 82	48,089 11	44,779 43
Bond Premiums Credit.. . . .	2,145 60	1,610 35	1,599 10	2,036 60	
Dividends unpaid.. . . .		4 00			
Commercial deposits subject to check.. . . .	306,457 86	278,762 09	281,679 77	244,045 91	299,499 24
Commercial certificates of deposit.. . . .					
Due to banks and bankers.. . . .			9,247 20	13,259 15	5,525 67
Certified checks.. . . .	793 89	743 89	1,473 30	1,174 00	1,023 88
Cashier's checks outstanding.. . . .					
Savings deposits.. . . .	1,068,475 23	1,089,745 14	1,110,764 29	1,127,173 79	1,147,349 63
Savings certificates of deposit.. . . .	734,558 98	745,870 45	761,306 75	755,267 82	742,008 66
State monies on deposit.. . . .				15,000 00	15,000 00
Notes and bills rediscounted.. . . .					
Bills payable.. . . .					
Totals.. . . .	\$2,374,686 90	\$2,373,589 94	\$2,432,490 23	\$2,431,046 47	\$2,480,176 50

No. 402.

THE KENT STATE BANK, GRAND RAPIDS.

Organized May 14, 1908.

HENRY IDEMA, *President*; JOHN A. COVODE, *Vice President*; J. A. S. VERDIER, *Cashier*; A. H. BRANDT, *Gerald McCoy*, *Assistant Cashiers*; C. BAARMAN, *Auditor*.

DIRECTORS.—L. H. Withey, Edward Lowe, T. Stewart White, Henry Idema, A. W. Hompe, E. H. Foote, John A. Covode, B. S. Hanchett, William H. Jones, M. S. Keeler, J. A. S. Verdier.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$2,744,575 05	\$2,767,790 38	\$2,796,447 66	\$2,783,466 87	\$2,763,047 27
Bonds, mortgages and securities...	2,142,591 05	2,242,527 21	2,279,627 96	2,358,730 76	2,441,092 21
Premiums paid on bonds.....	1,000 00	1,000 00	1,000 00	2,290 80	2,290 80
Overdrafts.....	1,510 99	1,811 78	3,173 72	2,884 41	1,642 51
Banking house.....	49,000 00	49,000 00	49,000 00	49,000 00	60,000 00
Furniture and fixtures.....	29,500 00	29,500 00	29,500 00	29,500 00	18,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	14,759 40	8,489 63	10,532 48	12,559 73	10,475 82
United States bonds.....	600 00	600 00			
Due from banks in reserve cities...	583,579 22	496,914 13	710,876 12	513,901 32	639,590 27
Exchanges for clearing house...	62,759 12	54,565 17	41,221 65	43,099 88	69,291 07
U. S. and National bank currency...	186,962 00	177,082 00	158,015 00	143,385 00	163,794 00
Gold coin.....	142,525 00	135,695 00	130,252 50	135,515 00	134,675 00
Silver coin.....	14,860 20	16,285 82	19,061 15	16,554 30	14,359 00
Nickels and cents.....	1,407 58	2,864 18	2,294 47	1,646 47	2,522 28
Checks and cash items.....	4,174 33	2,977 75	31,474 91	23,548 77	33,444 99
Totals.....	\$5,979,803 94	\$5,987,103 05	\$6,262,477 62	\$6,116,083 31	\$6,354,725 22
Liabilities.					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid...	81,532 92	56,435 57	81,964 74	74,354 47	79,541 03
Dividends unpaid.....	54 00	266 00	652 00	38 00	56 00
Commercial deposits subject to check.....	833,273 87	790,045 57	911,654 81	790,875 16	841,346 40
Commercial certificates of deposit...	11,372 27	15,074 27	28,435 35	48,057 43	141,072 30
Due to banks and bankers.....	91,166 16	94,801 50	118,239 25	108,864 02	183,343 75
Certified checks.....	804 80	951 38	14,421 17	3,527 17	519 88
Cashier's checks outstanding.....		75 00	63 50		1,000 00
Savings deposits.....	2,498,663 76	2,513,696 03	2,542,979 66	2,543,570 91	2,565,497 79
Savings certificates of deposit....	1,862,936 16	1,915,757 73	1,924,067 14	1,926,796 15	1,922,348 07
State monies on deposit.....			40,000 00	20,000 00	20,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$5,979,803 94	\$5,987,103 05	\$6,262,477 62	\$6,116,083 31	\$6,354,735 22

No. 108.

PEOPLE'S SAVINGS BANK OF GRAND RAPIDS.

Organized December 23, 1890.

THOMAS HEFFERAN, *President*; WM. ALDEN SMITH, SAMUEL M. LEMON, *Vice Presidents*;
EUGENE D. CONGER, *Cashier*; T. WM. HEFFERAN, *Assistant Cashier*.

DIRECTORS.—Thomas Hefferan, Wm. Alden Smith, John Murray, Wm. H. Anderson, Wm. H. Gav.
Reuben Bloomer, Samuel M. Lemon, John W. Blodgett, Alfred D. Rathbone, Eugene D. Conger,
J. Royd Pantlind, Christian Bertsch, Amos S. Musselman, John T. Byrne, Wm. Logie.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$466,870 88	\$435,077 65	\$501,904 49	\$480,680 70	\$480,558 78
Bonds, mortgages and securities...	1,201,874 92	1,207,260 92	1,212,091 56	1,252,289 56	1,275,239 56
Premiums paid on bonds.....	494 50	40 00			
Overdrafts.....	314 37	366 66	1,143 02	473 72	554 80
Banking house.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Furniture and fixtures.....			1,163 01	1,542 12	
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	16,862 22	13,478 02	3,213 90	2,074 70	3,590 55
United States bonds.....					
Due from banks in reserve cities...	199,391 62	220,623 60	177,912 28	176,163 42	211,175 41
Exchanges for clearing house....	4,795 32	4,981 53	21,325 01	6,945 50	7,886 78
U. S. and National bank currency...	49,947 00	50,689 25	51,570 00	42,952 00	54,316 00
Gold coin.....	41,870 50	41,605 50	46,163 00	44,503 00	43,950 00
Silver coin.....	1,088 90	1,255 70	1,284 70	1,888 30	863 95
Nickels and cents.....	158 02	166 21	164 04	250 36	280 10
Checks and cash items.....	308 77	929 15	140 01	514 16	3,166 16
Totals.....	\$2,018,977 02	\$2,011,474 19	\$2,053,075 02	\$2,025,257 54	\$2,096,582 09
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	31,753 50	27,674 56	34,513 20	28,648 85	33,597 28
Premium account.....			2,619 00	2,619 00	2,781 00
Dividends unpaid.....	15 00	27 50	75 00	50 00	25 00
Commercial deposits subject to check.....	264,722 73	270,949 88	257,970 71	226,677 11	225,788 44
Commercial certificates of deposit...	1,000 00	1,000 00	1,000 00	1,000 00	32,000 00
Due to banks and bankers.....	8,202 81	5,641 47	4,626 32	7,909 90	8,106 16
Certified checks.....	22 50	22 50	522 50	1,553 50	115 75
Cashier's checks outstanding.....	749 15	1,708 24	1,910 00	2,475 40	2,147 85
Savings deposits.....	653,834 64	670,599 43	681,459 56	670,212 73	675,780 38
Savings certificates of deposit....	908,676 69	882,850 61	893,378 73	919,111 05	951,280 23
State monies on deposit.....			25,000 00	15,000 00	15,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$2,018,977 02	\$2,011,474 19	\$2,053,075 02	\$2,025,257 54	\$2,096,582 09

STATE BANKING DEPARTMENT.

THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

Organized June 1, 1889.

LEWIS H. WITHEY, *President*; WILLARD BARNHART, *First Vice President*; HENRY IDEMA, *Second Vice President*; FREDERICK A. GORHAM, *Third Vice President*; GEORGE HEFFERAN, *Secretary*; CLAUDE HAMILTON, *Assistant Secretary*.

DIRECTORS.—T. Stewart White, Lewis H. Withey, Harvey J. Hollister, Willard Barnhart, Samuel B. Jenks, Henry Idema, Darwin D. Cody, F. A. Gorham, Thomas Hefferan, Dudley E. Waters, E. Golden Filer, W. W. Cummer, Wm. Judson, Wm. Alden Smith, J. Boyd Pantlind, Edward Lowe, Thomas Hume, W. W. Mitchell, William H. Gay, James D. Lacey.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Collateral loans. Time.....	\$38,450 00	\$38,075 00	\$73,418 33	\$73,406 63	\$56,799 75
Demand.....	106,743 83	103,258 83	101,699 43	90,500 53	96,418 60
Loans on real estate mortgages:					
In office.....	136,644 68	141,464 80	147,324 48	145,260 48	165,373 48
With State Treasurer.....	113,500 00	113,375 00	113,375 00	113,375 00	105,375 00
Other loans.....					
Bonds: In office.....	241,150 00	289,450 00	219,000 00	366,175 00	443,580 00
With State Treasurer.....					
Stocks.....	27,551 61	21,301 61	21,301 61	21,301 61	22,066 61
Real estate owned.....					
Other investments.....					
Certificates of Deposits of other Banks.....	77,590 00	71,000 00	121,525 00	145,525 00	145,525 00
Advances to trusts.....	56,922 77	52,101 10	40,184 90	52,380 83	51,399 91
Premiums paid.....					
Safety deposit vaults.....	9,500 00	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures.....	1 00	1 00	1 00	1 00	1 00
Due from approved reserve agents.....	348,786 66	400,110 39	588,935 60	379,934 52	393,505 63
Due from other banks and bankers.....	43,530 47	85,423 99	408,284 24	30,030 49	38,714 90
Cash items.....	1,451 95	1,194 95	19,030 98	4,842 54	41,999 38
Nickels and cents.....	2 93	6 36	8 83	5 84	5 23
Silver coin.....	63 15	238 55	139 20	207 50	66 60
Gold coin.....	235 00	70 00	155 00	80 00	332 60
U. S. and National bank notes.....	6,813 00	5,810 00	5,352 00	6,036 00	5,543 00
Totals.....	\$1,207,937 05	\$1,331,381 58	\$1,868,235 60	\$1,437,562 97	\$1,575,206 49
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	200,000 00	300,000 00	300,000 00	300,000 00	300,000 00
Undivided profits (less expenses, interest and takes paid).....	113,337 85	22,416 30	33,474 41	34,703 04	33,392 13
Dividends unpaid.....					
Trust deposits.....	679,717 20	787,169 28	1,312,606 29	887,504 38	1,030,231 98
Debentures.....					
Premiums.....	14,882 00	21,796 00	22,154 90	15,355 55	11,582 38
Other liabilities.....					
Totals.....	\$1,207,937 05	\$1,331,381 58	\$1,868,235 60	\$1,437,562 97	\$1,575,206 49

No. 359.

THE GRANDVILLE STATE BANK, GRANDVILLE.

Organized January 18, 1907.

D. M. JENISON, *President*; R. A. CALDWELL, *Vice President*; F. J. McELWEE, *Cashier*.

DIRECTORS.—D. M. Jenison, A. T. Slaght, F. J. McElwee, R. A. Caldwell, H. C. Weatherwax, Albert Altoft, Hiram Minderhout.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$22,868 65	\$20,394 14	\$26,851 08	\$25,248 10	\$29,688 12
Bonds, mortgages and securities.. . . .	14,773 53	15,234 53	13,916 42	16,252 42	16,297 69
Premiums paid on bonds.. . . .					
Overdrafts..		72 93	41 75	79 46	755 76
Banking house..	1,200 00	1,200 00	1,200 00	1,200 00	2,566 66
Furniture and fixtures.. . . .	600 00	600 00	626 00	626 00	626 00
Other real estate. Due from other banks and bankers (not reserve cities)..					
Items in transit..					
United States bonds..					
Due from banks in reserve cities.. . . .	318 05	1,916 85	2,632 45	1,929 47	3,871 39
Exchanges for clearing house.. . . .	292 10			1 70	421 71
U. S. and National bank currency.. . . .	1,609 00	995 00	1,143 00	1,216 00	814 00
Gold coin..	610 00	410 00	635 00	425 00	815 00
Silver coin..	18 00	112 85	101 00	54 20	40 05
Nickels and cents..	26 48	17 84	24 96	24 87	32 07
Checks and cash items..	477 30		1 20	23 41	150 78
Totals..	\$42,793 11	\$40,864 14	\$47,172 86	\$47,080 63	\$56,079 23
Liabilities.					
Capital stock paid in..	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund..	500 00	500 00	500 00	500 00	700 00
Undivided profits, less current ex- penses, interest and taxes paid.. . . .	201 23	178 35	432 94	735 96	609 60
Dividends unpaid..					
Commercial deposits subject to check..	7,109 75	7,855 94	12,674 90	9,620 81	11,487 81
Commercial certificates of deposit.. . . .					
Due to banks and bankers..					
Certified checks..					
Cashier's checks outstanding.. . . .					
Savings deposits..	5,815 88	3,255 90	3,174 31	4,286 21	7,763 54
Savings certificates of deposit.. . . .	9,163 25	9,073 95	10,390 71	11,937 65	15,518 28
Notes and bills rediscounted.. . . .					
Bills payable..					
Totals..	\$42,793 11	\$40,864 14	\$47,172 86	\$47,080 63	\$56,079 23

STATE BANKING DEPARTMENT.

No. 340.

THE GRANT STATE BANK, GRANT.

Organized February 28, 1906.

FRANK W. SQUIER, *President*; P. DRUMMOND, *Vice President*; H. MCKINLEY, *Cashier*;
EMIEL KEMPF, *Assistant Cashier*.

DIRECTORS.—Frank W. Squier, P. Drummond, H. McKinley, A. O. White, C. Gerber,
A. McKinley, Emiel Kempf.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$54,277 72	\$53,944 62	\$49,735 93	\$51,791 30	\$62,770 12
Bonds, mortgages and securities...	42,962 50	44,737 50	45,042 50	45,382 50	45,587 50
Premiums paid on bonds.....					
Overdrafts.....	132 03	28 31	136 66	293 88	322 83
Banking house.....	3,598 87	3,598 87	3,598 87	3,598 87	3,598 87
Furniture and fixtures.....	2,486 81	2,486 81	2,486 81	2,486 81	2,486 81
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....			1,000 00		2,500 00
United States bonds.....					
Due from banks in reserve cities..	20,863 48	14,540 29	27,178 94	46,386 69	41,536 23
Exchanges for clearing house.....					
U. S. and National bank currency..	2,475 00	3,198 00	4,256 00	4,487 00	2,612 00
Gold coin.....	3,185 00	3,415 00	3,305 00	3,745 00	4,080 00
Silver coin.....	879 10	832 90	899 35	556 70	1,115 60
Nickels and cents.....	93 54	97 67	174 25	107 67	130 65
Checks and cash items.....	553 27	113 79	28 50	109 48	517 43
Totals.....	\$131,512 32	\$126,993 76	\$137,842 81	\$158,945 90	\$167,258 04
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	500 00	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,713 85	1,132 59	2,458 44	2,501 34	2,731 14
Dividends unpaid.....					
Commercial deposits subject to check.....	25,947 21	24,177 05	31,015 70	40,530 16	47,010 31
Commercial certificates of deposit..	884 75	884 75	884 75	695 00	675 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	11,551 06	22,219 52	23,798 76	28,128 89	28,220 15
Savings certificates of deposit....	68,915 45	57,579 85	58,685 16	66,090 51	67,621 44
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$131,512 32	\$126,993 76	\$137,842 81	\$158,945 90	\$167,258 04

No. 27.

THE FARMERS' BANK OF GRASS LAKE, GRASS LAKE.

Organized April 24, 1883.

E. J. FOSTER, *President*; M. W. DWELLE, *Vice President*; F. G. MELLENCAMP, *Cashier*;
H. J. KNIGHT, *Assistant Cashier*.

DIRECTORS.—E. J. Foster, M. W. Dwelle, E. W. Crafts, E. W. Hobart, E. A. Croman, Orville Gorton,
H. J. Knight, A. W. Dwelle, F. G. Mellencamp.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$65,356 28	\$61,928 75	\$65,399 55	\$63,901 89	\$67,811 01
Bonds, mortgages and securities..	144,539 00	143,109 00	138,344 00	136,322 00	134,957 00
Premiums paid on bonds.....					
Overdrafts.....	1,074 56	756 80	2,041 74	2,130 63	1,430 61
Banking house.....	3,300 00	3,300 00	3,300 00	3,300 00	3,300 00
Furniture and fixtures.....					
Other real estate.....	600 00	600 00	600 00	600 00	600 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	29,311 04	29,820 29	31,598 27	35,974 20	27,563 81
Exchanges for clearing house....					
U. S. and National bank currency..	13,778 00	12,755 00	10,781 00	8,251 00	14,391 00
Gold coin.....	1,395 00	2,320 00	3,820 00	4,665 00	1,957 50
Silver coin.....	650 50	972 60	1,027 45	960 55	1,507 35
Nickels and cents.....	236 08	225 59	453 59	364 46	219 67
Checks and cash items.....	18 10	622 20	2 00	360 00	800 00
Totals.....	\$260,258 56	\$256,410 23	\$257,367 60	\$256,829 73	\$254,538 55
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	13,000 00	14,000 00	14,000 00	14,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,610 76	2,545 91	3,281 30	4,179 22	2,550 42
Dividends unpaid.....		180 00	15 00	15 00	
Commercial deposits subject to check.....	45,597 05	47,514 81	43,229 86	43,562 47	46,911 20
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	18,833 07	20,557 10	19,417 59	21,107 64	21,048 51
Savings certificates of deposit.....	149,217 68	141,612 41	152,413 85	148,965 40	144,028 42
Notes and bills rediscounted.....					
Bills payable.....	5,000 00	5,000 00			
Totals.....	\$260,258 56	\$256,410 23	\$257,367 60	\$256,829 73	\$254,538 55

STATE BANKING DEPARTMENT.

No. 263.

COMMERCIAL STATE SAVINGS BANK, GREENVILLE.

Organized August 27, 1902.

F. E. RANNEY, *President*; D. K. BLACK, C. M. MILLER, *Vice Presidents*;
C. V. COATS, *Cashier*.DIRECTORS.—F. E. Ranney, D. K. Black, E. A. Kemp, C. M. Miller, R. F. Sprague, C. H. Wells,
C. A. Miller.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09
Loans and discounts.....	\$106,421 61	\$107,717 28	\$123,431 98	\$125,246 86	\$152,416 26
Bonds, mortgages and securities...	118,570 80	116,315 42	114,744 95	115,912 00	108,885 00
Premiums paid on bonds.....					
Overdrafts.....	1,036 30	948 33	1,378 07	749 59	720 99
Banking house.....					
Furniture and fixtures.....	3,331 05	3,250 00	3,262 70	3,262 70	3,262 70
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	8,812 40	11,180 81	13,240 82	10,957 85	1,231 14
United States bonds.....					
Due from banks in reserve cities..	27,664 74	28,962 90	38,195 67	73,077 25	47,117 66
Exchanges for clearing house....					
U. S. and National bank currency..	8,397 00	10,075 00	13,099 00	12,749 00	13,661 00
Gold coin.....	5,785 00	6,065 00	7,095 00	7,395 00	7,990 00
Silver coin.....	2,000 00	2,400 00	1,700 00	1,400 00	3,248 00
Nickels and cents.....	152 64	166 24	127 84	186 68	170 87
Checks and cash items.....	1,104 04	2,119 55	465 76	161 01	631 93
Totals.....	\$283,295 58	\$289,220 53	\$316,741 79	\$351,097 94	\$339,325 55
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	4,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,603 10	1,681 76	3,734 55	4,003 11	4,044 79
Dividends unpaid.....					
Commercial deposits subject to check.....	80,581 23	80,357 10	94,021 70	104,439 60	98,916 99
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	168,212 91	177,053 41	188,607 28	212,124 41	205,843 95
Tax reserve accounts.....	898 34	128 26	378 26	530 82	519 82
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$283,295 58	\$289,220 53	\$316,741 79	\$351,097 94	\$339,325 55

STATE BANKS OF MICHIGAN.

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No. 188.

GREENVILLE STATE BANK, GREENVILLE.

Organized April 21, 1896.

W. D. JOHNSON, *President*; F. S. GIBSON, *Vice President*; W. H. BROWNE, *Cashier*.

DIRECTORS.—W. D. Johnson, F. S. Gibson, C. W. Johnson, E. Rutan, W. H. Browne.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$240,454 50	\$236,361 67	\$236,402 91	\$220,930 15	\$237,179 86
Bonds, mortgages and securities...	143,871 50	144,258 35	136,284 35	141,485 18	145,532 18
Premiums paid on bonds.					
Overdrafts.	2,291 15	1,367 58	2,968 23	196 00	356 57
Banking house.					
Furniture and fixtures.					
Other real estate.					
Due from other banks and bankers (not reserve cities).					
Items in transit.	14,835 32	19,964 65	24,747 45	7,861 42	2,351 00
United States bonds.					
Due from banks in reserve cities..	66,605 76	61,312 04	54,858 46	99,931 08	73,719 86
Exchanges for clearing house. . . .					
U. S. and National bank currency.	15,235 00	14,635 00	17,205 00	12,190 00	12,777 00
Gold coin.	12,665 00	12,565 00	12,565 00	12,410 00	12,522 50
Silver coin.	1,054 75	1,235 25	1,504 75	1,042 75	1,230 82
Nickels and cents.	314 55	426 76	342 70	365 17	342 35
Checks and cash items.	435 88	384 57	350 17	327 93	397 15
Totals.	\$497,763 41	\$492,510 87	\$487,259 02	\$496,729 68	\$486,409 29
Liabilities.					
Capital stock paid in.	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	17,526 84	13,029 57	15,375 51	15,238 75	16,860 96
Dividends unpaid.		200 00			
Commercial deposits subject to check.	95,212 34	107,114 51	110,829 33	106,073 97	97,598 82
Commercial certificates of deposit.					
Due to banks and bankers.					
Certified checks.					
Cashier's checks outstanding. . . .					
Savings deposits.					
Savings certificates of deposit. . . .	335,024 23	322,166 79	311,054 18	320,416 96	316,949 51
State monies on deposit.				5,000 00	5,000 00
Notes and bills rediscounted. . . .					
Bills payable.					
Totals.	\$497,763 41	\$492,510 87	\$487,259 02	\$496,729 68	\$486,409 29

No. 410.

THE GWINN STATE SAVINGS BANK, GWINN.

Organized September 29, 1908.

WM. G. MATHER, *President*; W. F. HOPKINS, *Vice President*; H. H. McMILLAN, *Cashier*.

DIRECTORS.—Wm. G. Mather, W. F. Hopkins, M. M. Duncan, C. V. R. Townsend, G. R. Jackson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..	\$3,830 01	\$25,732 00	\$43,143 72	\$39,145 83	\$43,234 69
Bonds, mortgages and securities..		17,543 94	22,794 47	21,579 01	24,434 06
Premiums paid on bonds..					
Overdrafts..				25 05	163 46
Expenses, interest and taxes paid..	1,249 84	1,323 18	1,586 74	1,444 99	1,359 42
Banking house..					
Furniture and fixtures..	2,264 33	3,407 33	3,407 33	3,407 33	3,407 33
Other real estate..					
Due from other banks and bankers (not reserve cities)..			696 76	3,622 49	309 57
Items in transit..	2,942 75	1,124 62	906 83		1,052 21
United States bonds..					
Due from banks in reserve cities..	24,358 95	8,853 37	5,392 23	13,116 85	6,013 58
Exchanges for clearing house..					
U. S. and National bank currency..	17,045 00	2,367 00	5,002 00	8,979 00	5,113 00
Gold coin..	1,125 00	1,077 50	782 50	1,062 50	1,292 50
Silver coin..	1,392 60	1,038 10	319 10	192 35	925 00
Nickels and cents..	248 23	215 39	168 56	150 03	253 48
Checks and cash items..	168 19	81 72	2,101 93	69 23	96 89
Totals..	\$54,524 90	\$62,764 15	\$86,302 17	\$92,814 66	\$87,655 19
Liabilities.					
Capital stock paid in..	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund..	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Undivided profits, less current ex- penses, interest and taxes paid..					
Dividends unpaid..					
Commercial deposits subject to check..	22,825 28	21,461 51	36,262 14	35,792 39	28,173 04
Commercial certificates of deposit..					
Due to banks and bankers..		233 53	56 67	44 70	68 43
Certified checks..		300 00		1 00	
Cashier's checks outstanding..					
Savings deposits..	3,834 62	11,829 21	20,335 36	25,242 60	26,832 75
Savings certificates of deposit..	365 00	1,334 90	1,833 00	1,333 00	1,855 00
Reserved for interest and taxes..		105 00	315 00	400 97	2,500 00
State monies on deposit..				2,500 00	725 97
Notes and bills rediscounted..					
Bills payable..					
Totals..	\$54,524 90	\$62,764 15	\$86,302 17	\$92,814 66	\$87,655 19

No. 435.

*THE HAMTRAMCK STATE BANK, HAMTRAMCK.

Organized February 4, 1909.

DAVID W. SIMONS, *President*; GEO. H. KIRCHNER, *Vice President*; WOLF KAPLAN, *Cashier*.DIRECTORS.—David W. Simons, Edwin A. Burch, Paul R. Gray, Wolf Kaplan, William Blanck,
George H. Kirchner, Harlow P. Davock.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....					
Bonds, mortgages and securities...					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					\$3,847 67
Furniture and fixtures.....					1,100 00
Expenses, interest and taxes paid.					11 66
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...					19,340 67
Exchanges for clearing house.....					
U. S. and National bank currency.					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks and cash items.....					
Totals.....					\$24,300 00
Liabilities.					
Capital stock paid in.....					\$20,250 00
Surplus fund.....					4,050 00
Undivided profits, less current ex- penses, interest and taxes paid..					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					\$24,300 00

*Certificate of Authority to commence business dated August 2, 1909. Opened for business October 4, 1909.

STATE BANKING DEPARTMENT.

THE SUPERIOR TRUST COMPANY, HANCOCK.

Organized July 21, 1902.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*;
M. C. GETCHELL, *Secretary and Treasurer*.

DIRECTORS.—Chas. A. Wright, George Ruppe, James Chynoweth, Jacob Baer, Charles Briggs, Allen F. Rees, Lessing Karger, John D. Cuddihy, Ferdinand Wieber, James Mercer, Thomas Whittle, Henry L. Baer, Swaby L. Lawton, Louis H. Richardson, Joseph Bosch, Norman W. Haire, Charles L. Lawton, Gordon R. Campbell.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Collateral loans. Time.....	\$91,643 06	\$80,693 83	\$73,748 90	\$72,205 74	\$71,507 24
Demand.....					
Loans on real estate mortgages:					
In office.....	64,552 80	83,427 80	124,407 51	131,811 51	163,970 12
With State Treasurer.....	76,343 64	75,543 64	77,593 64	77,283 64	75,703 64
Other loans.....					
Bonds: In office.....					
With State Treasurer.....					
Stocks.....					
Real estate owned.....					
Other investments.....					
Advances to trusts.....					
Premiums paid.....					
Safety deposit vaults.....					
Furniture and fixtures.....	342 73	342 73	342 73	342 73	342 73
Due from approved reserve agents.....					
Due from other banks and bankers.....	1,776 22	21,436 25	9,622 00	7,591 54	415 04
Cash items.....					
Nickels and cents.....					
Silver coin.....					
Gold coin.....					
U. S. and National bank notes.....					
Totals.....	\$234,658 45	\$261,444 25	\$285,715 38	\$289,235 16	\$311,938 77
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits (less expenses, interest and taxes paid).....	33,100 45	29,466 25	32,596 55	35,271 45	33,604 23
Dividends unpaid.....	258 00	578 00	294 00	270 00	390 00
Trust deposits.....	1,300 00	1,300 00	4,924 83	4,993 71	3,444 54
Debentures.....		100 00	2,900 00	3,700 00	29,500 00
Other liabilities.....		30,000 00	45,000 00	45,000 00	45,000 00
Totals.....	\$234,658 45	\$261,444 25	\$285,715 38	\$289,235 16	\$311,938 77

No. 254.

HURON COUNTY SAVINGS BANK, HARBOR BEACH.

Organized January 15, 1902.

M. D. WAGNER, *President*; J. L. BRENNAN, *Vice President*; W. BABCOCK, *Cashier*; W. J. ENGLE, *Assistant Cashier*; JOHN RYAN, A. E. SLEEPER, *Auditors*.

DIRECTORS.—M. D. Wagner, Albert E. Sleeper, J. A. Templeton, J. L. Brennan, B. F. Browne, H. D. Ferris, W. Babcock.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$101,486 57	\$100,428 41	\$89,225 04	\$99,037 02	\$87,285 51
Bonds, mortgages and securities...	112,038 00	111,961 00	118,765 00	122,756 00	121,721 00
Premiums paid on bonds.....					
Overdrafts.....	744 82	991 41	360 37	1,698 66	1,595 68
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,970 00	1,897 05	2,160 00	1,475 00	557 62
United States bonds.....					
Due from banks in reserve cities..	31,869 60	31,881 62	28,525 24	17,794 27	23,198 88
Exchanges for clearing house....	1,605 31		75 58		256 97
U. S. and National bank currency..	13,541 00	9,624 00	8,726 00	8,436 00	7,185 00
Gold coin.....	2,000 00	2,065 00	2,080 00	2,000 00	2,000 00
Silver coin.....	489 55	604 90	798 15	726 45	408 55
Nickels and cents.....	66 11	111 92	20 39	98 68	53 55
Checks and cash items.....		267 29		194 63	
Totals.....	\$273,310 96	\$266,352 60	\$257,235 77	\$260,716 71	\$250,762 76
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,173 80	732 02	5,459 50	6,462 22	4,770 42
Dividends unpaid.....					
Commercial deposits subject to check.....	43,375 04	42,380 94	37,210 37	42,680 99	32,577 89
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	73,771 85	77,944 46	72,735 83	71,450 93	77,356 15
Savings certificates of deposit....	114,990 27	109,295 18	105,830 07	104,122 57	100,058 30
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$273,310 96	\$266,352 60	\$257,235 77	\$260,716 71	\$250,762 76

STATE BANKING DEPARTMENT.

No. 412.

THE STATE BANK OF HARBOR BEACH, HARBOR BEACH, MICHIGAN.

Organized October 8, 1908.

JAMES LIVINGSTON, *President*; JOS. J. LESZCZYNSKI, *Vice President*; HENRY BINKLE, *Cashier*.

DIRECTORS.—James Livingston, Henry Binkle, James McColl, Joseph J. Leszczynski, Philip Binkle, Robinson Wellock, Philip L. Graham.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$20,683 75	\$41,552 25	\$53,937 05	\$62,854 96	\$71,254 84
Bonds, mortgages and securities...	775 00	5,000 00	3,475 00	6,195 00	4,225 00
Premiums paid on bonds.....					
Overdrafts.....		34 38	321 67	97 91	365 07
Banking house.....	3,348 20	4,266 58	4,305 08	4,364 28	4,364 28
Furniture and fixtures.....	975 50	1,641 21	1,641 21	1,711 21	1,711 21
Other real estate.....	3,100 00	3,100 00	3,100 00	3,100 00	3,100 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	2,659 64	2,339 76	3,903 39	6,993 45	5,420 49
Exchanges for clearing house....	154 76				
U. S. and National bank currency..	3,827 00	3,014 00	3,335 00	2,241 00	3,817 00
Gold coin.....		600 00		675 00	625 00
Silver coin.....	182 20	154 75	58 25	503 15	390 85
Nickels and cents.....	22 82	22 73	26 91	97 20	131 37
Checks and cash items.....		108 22	984 74	397 86	474 28
Totals.....	\$35,728 87	\$61,833 88	\$75,088 30	\$89,231 02	\$95,879 39
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..	741 47	1,733 07	2,157 91	2,432 31	2,440 63
Dividends unpaid.....					
Commercial deposits subject to check.....	2,176 90	5,499 12	6,153 49	6,795 73	13,347 38
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	2,153 50	10,393 55	17,694 51	23,640 98	25,117 45
Savings certificates of deposit....	5,657 00	19,208 14	20,082 39	27,362 00	29,973 93
Notes and bills rediscounted.....					
Bills payable.....			4,000 00	4,000 00	
Totals.....	\$35,728 87	\$61,833 88	\$75,088 30	\$89,231 02	\$95,879 39

No. 326.

THE EMMET COUNTY STATE BANK, HARBOR SPRINGS.

Organized November 1, 1905.

W. J. CLARKE, *President*; E. G. CAREY, M. J. ERWIN, *Vice Presidents*; J. T. CLARKE, *Cashier*.

DIRECTORS.—W. J. Clarke, R. F. Lemon, M. J. Erwin, E. G. Carey, J. T. Clarke.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$104,045 14	\$91,733 74	\$82,978 21	\$78,410 23	\$114,162 53
Bonds, mortgages and securities..	37,946 49	42,206 49	54,748 12	61,762 01	66,145 42
Premiums paid on bonds.....					
Overdrafts.....	213 15	35 63	18 58	102 93	137 68
Banking house.....					
Furniture and fixtures.....	3,296 69	3,296 69	3,296 69	3,296 69	3,296 69
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	70,380 55	70,895 04	54,290 04	47,742 80	79,517 64
Exchanges for clearing house.....					
U. S. and National bank currency..	8,371 00	10,615 00	8,034 00	9,695 00	10,726 00
Gold coin.....	2,980 00	3,340 00	3,505 00	1,820 00	2,190 00
Silver coin.....	2,290 15	1,364 70	1,434 95	1,546 00	1,721 49
Nickels and cents.....	481 03	464 29	548 12	507 22	140 34
Checks and cash items.....	433 37	1 50		40 47	
Totals.....	\$230,437 57	\$223,953 08	\$208,853 71	\$204,923 35	\$278,037 70
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	7,404 00	4,028 05	6,244 47	7,038 45	7,885 82
Dividends unpaid.....		1,736 00	1,736 00		
Commercial deposits subject to check.....	94,477 91	95,554 44	82,502 39	88,992 58	142,606 55
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....		808 57	1,271 58	966 03	2,403 61
Savings deposits.....	14,640 32	14,493 54	15,021 34	14,701 86	19,362 36
Savings certificates of deposit.....	83,915 34	77,332 48	72,077 93	63,224 43	75,779 36
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$230,437 57	\$223,953 08	\$208,853 71	\$204,923 35	\$278,037 70

No. 355.

THE STATE SAVINGS BANK OF HARRISON.

Organized December 8, 1906.

LEMUEL SAVIERS, *President*; W. HENRY WILSON, F. WEATHERHEAD, *Vice Presidents*;
CHAS. CAVE, *Cashier*.

DIRECTORS.—Lemuel Saviers, W. Henry Wilson, F. Weatherhead, A. S. McIntyre, Elmer J. Hughes,
Ellis G. Hughes, John B. Joos, Oliver N. King, Nathaniel White.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$22,147 80	\$19,981 96	\$23,099 34	\$25,678 34	\$25,595 72
Bonds, mortgages and securities..	23,887 48	24,770 48	24,043 48	24,523 09	24,311 48
Premiums paid on bonds.....	•				
Overdrafts.....	423 52	270 54	279 80	112 02	787 48
Banking house.....	4,250 00	4,250 00	4,250 00	4,250 00	4,000 00
Furniture and fixtures.....	1,650 00	1,700 00	1,750 00	1,800 00	1,875 00
Other real estate.....					250 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		93 00		41 30	
United States bonds.....					
Due from banks in reserve cities..	2,193 02	3,001 53	7,570 62	4,107 35	6,066 50
Exchanges for clearing house.....					
U. S. and National bank currency..	1,504 00	1,611 00	1,881 00	2,389 00	2,046 00
Gold coin.....	635 00	605 00	745 00	805 00	880 00
Silver coin.....	633 15	384 75	610 20	402 05	721 75
Nickels and cents.....	17 20	41 54	69 65	32 35	65 70
Checks and cash items.....	204 38	1,143 01	166 49	147 17	1,407 96
Totals.....	\$57,545 55	\$57,852 81	\$64,465 58	\$64,287 67	\$68,007 59
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	200 00	400 00	400 00	400 00	400 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,934 89	149 17	839 35	1,650 30	1,830 49
Dividends unpaid.....					
Commercial deposits subject to check.....	14,836 40	15,720 77	18,034 15	14,302 94	15,178 99
Commercial certificates of deposit..					
Due to banks and bankers.....		678 77			
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	12,687 54	13,679 53	17,559 36	19,008 71	22,280 02
Savings certificates of deposit.....	7,886 72	7,224 57	7,632 72	8,925 72	8,318 09
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$57,545 55	\$57,852 81	\$64,465 58	\$64,287 67	\$68,007 59

STATE BANKS OF MICHIGAN.

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No. 369.

ALCONA COUNTY SAVINGS BANK, HARRISVILLE.

Organized March 31, 1907.

JOHN MACGREGOR, *President*; D. W. MITCHELL, *Vice President*; L. R. ROSS, *Assistant Cashier*.

DIRECTORS.—John Macgregor, D. W. Mitchell, C. M. Lund, W. L. Chapelle, S. B. Kahn, W. A. Prince, D. D. Hanover.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$46,572 32	\$41,404 78	\$37,449 95	\$44,000 21	\$43,363 19
Bonds, mortgages and securities..	56,213 10	56,060 81	59,030 81	56,903 19	56,275 99
Premiums paid on bonds.....					
Overdrafts.....	612 17	624 80	174 49	445 63	700 00
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures.....	1,200 00	1,200 00	1,122 38	1,258 94	1,558 94
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	3,805 16	211 65	1,134 75	717 52	1,473 74
United States bonds.....					
Due from banks in reserve cities..	4,231 40	5,071 80	14,455 78	10,478 05	10,981 40
Exchanges for clearing house.....					
U. S. and National bank currency.	2,570 00	2,182 00	1,766 00	4,800 00	2,303 00
Gold coin.....	2,180 00	2,405 00	22 50	82 50	225 00
Silver coin.....	554 75	1,034 40	503 80	474 65	422 50
Nickels and cents.....	87 69	93 52	118 14	136 16	158 23
Checks and cash items.....	726 65	335 05	113 15	158 93	267 92
Totals.....	\$120,253 24	\$112,723 81	\$117,391 75	\$121,645 78	\$119,289 91
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,335 60	2,120 51	3,975 40	832 62	606 53
Dividends unpaid.....					
Commercial deposits subject to check.....	35,622 04	30,964 73	36,714 92	38,369 91	34,270 48
Commercial certificates of deposit.	8,269 40	8,512 74	7,091 44	7,403 38	5,874 56
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	40,026 20	37,125 83	35,609 99	33,039 87	36,538 34
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....	6,000 00	6,000 00	6,000 00	11,000 00	11,000 00
Totals.....	\$120,253 24	\$112,723 81	\$117,391 75	\$121,645 78	\$119,289 91

No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

GEO. R. BATES, *President*; G. T. SANDS, *Vice President*; D. J. MATHEWS, *Cashier*;
W. E. ROLLINS, *Assistant Cashier*.

DIRECTORS.—Geo. R. Bates, L. N. Keating, G. T. Sands, W. E. Snyder, J. N. Cotton, J. B. Conger,
H. S. Newton.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$106,023 40	\$109,625 51	\$87,062 75	\$94,715 45	\$81,013 47
Bonds, mortgages and securities..	113,454 70	126,979 70	145,129 70	148,593 45	145,313 45
Premiums paid on bonds.....					
Overdrafts.....	107 26	79 94	392 51	494 49	744 19
Banking house.....	4,587 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	842 23	842 23	842 23	262 82	262 82
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					10 50
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	40,921 21	19,746 78	31,479 72	14,572 44	26,801 86
Exchanges for clearing house.....					
U. S. and National bank currency..	6,582 00	6,872 00	7,985 00	4,866 00	5,948 00
Gold coin.....	6,125 00	6,225 00	6,295 00	6,420 00	6,535 00
Silver coin.....	2,810 15	2,361 50	1,871 15	1,092 85	1,173 35
Nickels and cents.....	274 27	307 11	297 59	288 42	295 48
Checks and cash items.....	143 22	50 58	183 19	60 69	1,252 97
Totals.....	\$281,870 44	\$277,090 35	\$285,538 84	\$275,366 61	\$273,351 09
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	11,000 00	11,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,607 94	929 81	3,500 20	3,560 71	2,372 31
Dividends unpaid.....					
Commercial deposits subject to check.....	36,965 10	34,904 55	31,547 02	30,029 52	28,395 38
Commercial certificates of deposit..					
Due to banks and bankers.....	911 55	267 51	178 88	46 63	
Certified checks.....				500 00	
Cashier's checks outstanding.....					
Savings deposits.....	134,764 65	127,577 81	146,467 03	141,067 90	141,921 51
Savings certificates of deposit.....	54,621 20	63,410 67	53,845 71	49,161 85	49,661 89
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$281,870 44	\$277,090 35	\$285,538 84	\$275,366 61	\$273,351 09

STATE BANKS OF MICHIGAN.

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No. 11.

THE HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

CHESTER MESSER, *President*; R. B. MESSER, *Vice President*; A. A. ANDERSON, *Cashier*.

DIRECTORS.—Chester Messer, D. S. Goodyear, Luke Waters, R. B. Messer, M. L. Cook, R. T. French, A. A. Anderson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$285,048 70	\$287,249 62	\$321,887 26	\$303,240 45	\$314,902 38
Bonds, mortgages and securities..	129,025 00	126,284 09	121,434 09	125,309 09	125,249 09
Premiums paid on bonds.....					
Overdrafts.....	1,961 43	3,386 52	3,352 93	2,521 06	6,920 91
Banking house.....	13,000 00	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	496 12	1,133 33	303 31	232 28	
United States bonds.....					
Due from banks in reserve cities..	55,744 18	82,201 12	33,365 02	49,677 41	30,436 87
Exchanges for clearing house.....					
U. S. and National bank currency..	10,144 00	11,385 00	9,576 00	8,470 00	6,068 00
Gold coin.....	13,565 00	13,037 50	13,055 00	13,062 50	14,822 56
Silver coin.....	1,200 00	700 00	1,350 00	1,209 75	1,100 00
Nickels and cents.....	142 07	213 52	104 28	150 35	196 26
Checks and cash items.....	3,332 28	2,428 80	2,527 12	722 99	2,619 01
Totals.....	\$515,678 87	\$543,019 50	\$521,955 01	\$519,495 88	\$517,315 02
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	15,295 95	15,710 97	16,032 39	17,117 43	17,233 73
Dividends unpaid.....					160 00
Commercial deposits subject to check.....	122,439 10	148,217 46	120,968 07	91,465 35	96,832 87
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	224,367 31	225,743 27	230,300 62	241,542 04	233,489 85
Savings certificates of deposit.....	53,576 51	53,347 80	54,653 93	54,371 06	54,598 77
Notes and bills rediscounted.....					
Bills payable.....				15,000 00	15,000 00
Totals.....	\$515,678 87	\$543,019 50	\$521,955 01	\$519,495 88	\$517,315 02

No. 434.

THE HIGHLAND PARK STATE BANK, HIGHLAND PARK.

Organized January 30, 1909.

JAMES COUZENS, *President*; JAMES T. WHITEHEAD, *Vice President*; E. G. LIEBOLD, *Cashier*.

DIRECTORS.—James Couzens, Henry Ford, J. H. Johnson, Lawrence W. Snell, James T. Whitehead.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts..					\$55,612 53
Bonds, mortgages and securities..					37,500 00
Premiums paid on bonds..					286 50
Overdrafts..					
Banking house..					18,166 37
Furniture and fixtures..					
Other real estate..					
Due from other banks and bankers (not reserve cities)..					
Items in transit..					
United States bonds..					
Due from banks in reserve cities..					59,009 74
Exchanges for clearing house..					
U. S. and National bank currency..					6,726 00
Gold coin..					372 50
Silver coin..					1,128 00
Nickels and cents..					197 19
Checks and cash items..					1 50
Totals..					\$179,000 33
Liabilities.					
Capital stock paid in..					\$40,000 00
Surplus fund..					
Undivided profits, less current ex- penses, interest and taxes paid..					982 66
Dividends unpaid..					
Commercial deposits subject to check..					72,244 69
Commercial certificates of deposit..					441 07
Due to banks and bankers..					
Certified checks..					
Cashier's checks outstanding..					
Savings deposits..					52,271 91
Savings certificates of deposit..					13,000 00
Notes and bills rediscounted..					
Bills payable..					
Totals..					\$179,000 33

No. 361.

THE MONTMORENCY COUNTY SAVINGS BANK, HILLMAN.

Organized December 16, 1906.

ROBERT REA, *President*; WILLIAM N. HUNT, *Vice President*; LOUIS DAVIDSON, *Treasurer*;
JAS. W. FARRIER, *Assistant Treasurer*; W. A. PRINCE, GEO. B. HOLMES, *Auditors*.

DIRECTORS.—Robert Rea, Louis Davidson, Geo. B. Holmes, C. H. Godfrey, Wm. N. Hunt,
Will A. Prince, A. B. Green.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$23,424 24	\$30,579 47	\$44,304 42	\$43,147 41	\$37,902 74
Bonds, mortgages and securities..	16,029 84	16,436 59	16,663 09	17,908 09	19,138 09
Premiums paid on bonds.....					
Overdrafts.....	262 28	151 82	22 82	2 48	3 72
Banking house.....	1,347 97	1,347 97	1,347 97	1,347 97	1,347 97
Furniture and fixtures.....	1,284 75	1,284 85	1,357 22	1,396 42	1,426 42
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	257 89	1,158 23	906 21	448 58	824 80
United States bonds.....					
Due from banks in reserve cities..	2,324 02	6,395 89	3,639 38	10,710 35	4,753 83
Exchanges for clearing house.....					
U. S. and National bank currency..	1,411 00	1,948 00	2,585 00	2,505 00	3,034 00
Gold coin.....	240 00	265 00	275 00	305 00	355 00
Silver coin.....	406 60	233 20	272 35	958 50	775 25
Nickels and cents.....	1 05	3 04	1 17	11 28	1 69
Checks and cash items.....	16 50	88 23	3 34		
Village orders.....	250 69				
Totals.....	\$47,256 83	\$59,892 29	\$71,377 97	\$78,741 08	\$69,563 51
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,245 67	1,919 35	1,919 35	1,919 35	2,700 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,235 77	157 87	1,227 66	1,536 41	736 46
Dividends unpaid.....	9 00	9 00	9 00	9 00	9 00
Commercial deposits subject to check.....	17,330 97	29,246 93	37,250 70	44,112 86	26,563 46
Commercial certificates of deposit..	189 26	111 74	188 60	199 74	179 24
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	6,304 11	7,605 35	9,950 61	10,121 67	18,393 30
Savings certificates of deposit.....	942 05	842 05	842 05	842 05	982 05
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$47,256 83	\$59,892 29	\$71,377 97	\$78,741 08	\$69,563 51

No. 260.

FIRST STATE SAVINGS BANK OF HILLSDALE, HILLSDALE.

Organized February 18, 1902.

F. A. ROETHLISBERGER, *President*; C. M. BARRE, *Vice President*; CHAS. C. TYLER, *Cashier*;
H. C. BLACKMAN, *Assistant Cashier*.

DIRECTORS.—F. A. Roethlisberger, C. M. Barre, Edward Frensdorf, Wm. N. Bengé, Guy M. Chester,
F. H. Stone, M. S. Segur.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$194,864 57	\$207,676 18	\$217,255 45	\$187,915 60	\$191,553 73
Bonds, mortgages and securities..	65,563 25	64,965 28	68,098 65	65,898 65	70,091 58
Premiums paid on bonds.....					
Overdrafts.....	1,697 47	96 67	5 50	1,281 95	67 98
Banking house.....	5,356 00	5,356 00	5,356 00	5,356 00	5,356 00
Furniture and fixtures.....	2,995 00	2,995 00	3,175 00	3,175 00	3,175 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	38,000 95	43,717 35	26,848 38	46,630 36	24,943 33
Exchanges for clearing house.....					
U. S. and National bank currency..	10,470 00	9,608 00	13,745 00	10,438 00	9,695 00
Gold coin.....	8,075 00	8,100 00	8,140 00	8,020 00	8,040 00
Silver coin.....	3,477 20	4,952 65	2,962 90	3,195 25	4,221 40
Nickels and cents.....	289 88	406 50	445 75	267 81	330 92
Checks and cash items.....	1,184 35	819 66	1,240 90	2,951 74	988 99
Totals.....	\$331,973 67	\$348,693 29	\$347,273 53	\$335,130 36	\$318,463 93
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	18,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,351 60	5,298 74	7,243 42	7,044 60	9,042 27
Dividends unpaid.....		28 00			
Commercial deposits subject to check.....	74,639 96	89,982 82	62,818 41	62,562 59	51,701 35
Commercial certificates of deposit..					152,613 55
Due to banks and bankers.....					
Certified checks.....		10 00	10 00	10 00	10 00
Cashier's checks outstanding.....					
Savings deposits.....	26,593 75	25,326 89	34,863 03	35,945 71	35,096 76
Savings certificates of deposit.....	153,388 36	158,046 84	172,338 67	159,567 46	
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$331,973 67	\$348,693 29	\$347,273 53	\$335,130 36	\$318,463 93

No. 78.

HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

CHAUNCEY F. COOK, *President*; HENRY S. WALWORTH, *Vice President*; L. D. WALWORTH, *Cashier*; CLIFFORD H. RANNEY, *Assistant Cashier*.

DIRECTORS.—C. F. Cook, John T. Crume, H. S. Walworth, L. D. Walworth, Rufas Campbell.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$393,481 72	\$415,380 95	\$396,027 40	\$369,418 36	\$394,628 06
Bonds, mortgages and securities..	132,724 77	128,766 90	145,776 90	145,288 96	145,538 96
Premiums paid on bonds.....					
Overdrafts.....	2,157 42	1,783 35	895 65	890 74	1,774 32
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	66,420 93	45,201 88	97,632 02	114,705 21	92,150 61
Exchanges for clearing house.....					
U. S. and National bank currency..	25,939 00	26,084 00	28,630 00	27,972 00	29,816 00
Gold coin.....	14,340 00	15,190 00	15,530 00	14,005 00	14,690 00
Silver coin.....	1,065 00	1,243 80	1,571 35	1,579 40	2,077 25
Nickels and cents.....	305 59	549 73	498 40	355 89	443 56
Checks and cash items.....	2,814 33	1,369 15	1,840 68	2,072 95	1,854 74
Totals.....	\$646,748 76	\$643,069 76	\$695,902 40	\$683,788 51	\$690,473 50
Liabilities.					
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	18,322 81	10,816 53	15,095 96	17,393 30	11,271 66
Dividends unpaid.....					
Commercial deposits subject to check.....	66,703 31	78,967 32	92,940 37	75,578 76	84,273 92
Commercial certificates of deposit..					300,068 30
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	124,802 28	128,485 17	149,045 66	149,925 46	154,859 62
Savings certificates of deposit.....	356,920 36	344,800 74	358,820 41	360,890 99	
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$646,748 76	\$643,069 76	\$695,902 40	\$683,788 51	\$690,473 50

No. 56.

THE FIRST STATE BANK OF HOLLAND, HOLLAND.

Organized December 16, 1889.

GERRIT J. DIEKEMA, *President*; J. W. BEARDSLEE, *Vice President*; G. W. MOKMA, *Cashier*;
H. J. LUIDENS, *Assistant Cashier*.

DIRECTORS.—J. W. Beardslee, G. J. Kollen, G. W. Mokma, G. J. Diekema, I. Marsilje, H. Kremers,
J. W. Bosman, J. W. Garvelink, W. J. Garrod.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$500,729 00	\$528,429 54	\$536,973 48	\$534,118 04	\$524,231 84
Bonds, mortgages and securities..	409,212 14	432,693 14	429,101 87	425,902 07	442,236 55
Premiums paid on bonds.....					
Overdrafts.....	30 83	319 70		98	510 89
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	4,930 00	4,930 00	4,930 00	4,930 00	4,930 00
Other real estate.....	3,898 38	3,898 38	3,898 38	3,898 38	3,898 38
Due from other banks and bankers (not reserve cities).....	6,556 28	11,019 98	5,308 48	3,904 76	6,323 57
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	94,637 54	143,520 14	113,090 22	138,359 59	158,864 56
Exchanges for clearing house.....		3,129 00	11,253 73	15,995 25	5,376 89
U. S. and National bank currency..	34,621 00	34,478 00	35,328 00	31,030 00	39,470 00
Gold coin.....	41,335 00	43,850 00	46,367 50	45,602 50	47,502 50
Silver coin.....	4,117 30	5,790 75	2,692 30	2,393 75	4,078 10
Nickels and cents.....	560 05	881 69	553 37	634 79	613 99
Checks and cash items.....	145 24	902 10	1,799 28	2,861 70	415 27
Totals.....	\$1,185,772 76	\$1,238,742 42	\$1,216,296 61	\$1,234,631 81	\$1,263,452 54
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00	40,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	13,212 74	7,485 07	11,782 19	15,879 85	3,639 25
Dividends unpaid.....					
Commercial deposits subject to check.....	180,672 99	209,048 95	205,910 33	178,586 26	186,222 19
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....	1,375 56				2,600 00
Cashier's checks outstanding.....					
Savings deposits.....	627,129 69	633,363 36	619,213 72	648,806 57	665,329 66
Savings certificates of deposit.....	298,381 78	303,845 04	294,390 37	301,359 13	310,661 44
State monies on deposit.....				5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,185,772 76	\$1,238,742 42	\$1,216,296 61	\$1,234,631 81	\$1,263,452 54

No. 91.

THE HOLLAND CITY STATE BANK, HOLLAND.

Organized January 30, 1890.

D. B. K. VAN RAALTE, *President*; W. H. BEACH, *Vice President*; C. VER SCHURE, *Cashier*;
OTTO P. KRAMER, *Assistant Cashier*.

DIRECTORS.—C. Ver Shure, M. Van Putten, W. H. Beach, P. H. McBride, D. B. K. Van Raalte,
Otto P. Kramer, M. Van Putten, John Veneklassen, John Kollen.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$406,293 65	\$430,476 99	\$444,126 09	\$460,796 47	\$454,277 06
Bonds, mortgages and securities...	288,017 00	296,737 00	290,277 00	291,233 50	298,518 50
Premiums paid on bonds.....					
Overdrafts.....	220 77	105 93	319 43	182 45	384 31
Banking house.....	22,000 00	22,000 00	22,000 00	22,000 00	22,000 00
Furniture and fixtures.....	5,188 00	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....					1,476 79
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		400 00			41 20
United States bonds.....					
Due from banks in reserve cities..	62,488 04	60,577 70	73,555 42	76,841 99	139,146 32
Exchanges for clearing house....	6,675 42	1,472 27	3,413 11	1,417 72	1,416 82
U. S. and National bank currency..	28,280 00	26,273 00	20,732 00	24,773 00	31,385 00
Gold coin.....	29,375 00	30,687 50	24,122 50	26,635 00	30,575 00
Silver coin.....	4,012 85	2,202 95	1,698 05	1,859 80	6,257 30
Nickels and cents.....	824 69	1,116 89	1,398 53	1,081 89	450 34
Checks and cash items.....	14 77	27 17	334 65	57 11	70 02
Totals.....	\$853,390 19	\$877,077 40	\$886,967 78	\$911,878 93	\$990,998 66
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00	40,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	13,900 51	5,460 11	11,415 10	15,458 68	6,972 53
Dividends unpaid.....					
Commercial deposits subject to check.....	106,091 48	141,168 90	102,750 05	137,087 70	193,460 88
Commercial certificates of deposit..	239,451 39	242,026 24	241,401 86	200,231 32	149,023 32
Due to banks and bankers.....					
Certified checks.....				4 70	300 00
Cashier's checks outstanding.....					
Savings deposits.....	388,335 02	403,422 15	426,400 77	411,262 40	434,932 51
Savings certificates of deposit....				52,834 13	106,309 42
State monies on deposit.....			10,000 00	10,000 00	10,000 00
Notes and bills rediscounted.....	10,611 79				
Bills payable.....	10,000 00		10,000 00		
Totals.....	\$853,390 19	\$877,077 40	\$886,967 78	\$911,878 93	\$990,998 66

No. 322.

THE PEOPLE'S STATE BANK OF HOLLAND, HOLLAND.

Organized January 24, 1905.

AREND VISSCHER, *President*; B. D. KEPPEL, *Vice President*; JOHN G. RUTGERS, *Cashier*; HENRY WINTER, *Assistant Cashier*; JOHN H. KLEINHEKSEL, WM. O. VAN EYCK, *Auditors*.

DIRECTORS.—Arend Visscher, B. D. Keppel, John H. Kleinheksel, D. B. Yutema, Geo. P. Hummer, C. J. Lokker, Wm. O. Van Eyck, Daniel Ten Cate, John G. Rutgers.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 6, '09.
Loans and discounts..	\$159,927 94	\$170,073 25	\$176,316 55	\$176,763 76	\$176,505 12
Bonds, mortgages and securities..	27,226 65	27,226 65	26,299 65	26,992 65	26,135 65
Premiums paid on bonds..					
Overdrafts..	553 29	305 23	82 69	336 12	330 44
Banking house..	19,400 00	19,400 00	19,400 00	19,400 00	19,400 00
Furniture and fixtures..	948 14	948 14	948 14	948 14	971 89
Other real estate..					
Due from other banks and bankers (not reserve cities).....			2,000 00		10 00
Items in transit..					
United States bonds..					
Due from banks in reserve cities..	17,942 11	28,690 93	23,383 56	37,590 23	22,700 90
Exchanges for clearing house.....	102 23	29 35	1,068 41	854 00	1,222 38
U. S. and National bank currency..	10,975 00	6,536 00	9,328 00	6,331 00	13,346 00
Gold coin..	1,906 90	2,385 00	3,680 00	4,690 00	3,955 00
Silver coin..	1,978 05	2,025 55	1,402 80	1,949 90	2,790 85
Nickels and cents..	37 37	69 48	121 11	69 53	102 00
Checks and cash items..	65 71	37 00	5 50	27 92	6 28
Totals.....	\$241,063 39	\$257,726 58	\$264,036 41	\$275,953 25	\$267,476 51
Liabilities.					
Capital stock paid in..	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund..	500 00	700 00	700 00	700 00	800 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,694 98	279 24	1,776 15	2,275 32	1,080 92
Dividends unpaid..	15 00	30 00	15 00		6 00
Commercial deposits subject to check..	36,510 03	43,047 93	49,329 94	54,631 74	45,780 07
Commercial certificates of deposit..					
Due to banks and bankers..					
Certified checks..	22 84			366 84	300 00
Cashier's checks outstanding.. . . .					
Savings deposits..	103,658 80	115,436 59	114,697 30	116,178 53	117,850 19
Savings certificates of deposit.....	47,661 74	48,232 82	47,518 02	51,800 82	51,659 33
Notes and bills rediscounted.. . . .					
Bills payable..					
Totals.....	\$241,063 39	\$257,726 58	\$264,036 41	\$275,953 25	\$267,476 51

No. 262.

CITIZENS' SAVINGS BANK OF HOLLY, HOLLY.

Organized July 17, 1902.

H. LEE WRIGHT, *President*; JOHN W. PATTERSON, *Vice President*; C. J. CUMMINGS, *Cashier*.

DIRECTORS.—John Lane, John W. Patterson, James S. Mitchell, H. Lee Wright, C. J. Cummings

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$68,169 92	\$65,592 70	\$64,399 82	\$70,655 79	\$73,922 96
Bonds, mortgages and securities..	37,880 32	37,892 76	36,198 12	38,769 58	44,460 58
Premiums paid on bonds.....					
Overdrafts.....	282 01	800 46	16 31	394 08	141 43
Banking house.....	2,600 00	2,600 00	2,600 00	2,600 00	2,600 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,353 87	3,072 42	4,679 99	3,161 64	1,917 85
Items in transit.....	2,154 00	1,849 40	2,312 41	1,984 55	2,543 50
United States bonds.....					
Due from banks in reserve cities..	11,904 34	13,775 98	22,121 21	19,847 03	13,661 30
Exchanges for clearing house.....					
U. S. and National bank currency..	5,712 00	5,408 00	6,290 00	6,863 00	4,881 00
Gold coin.....	920 00	745 00	975 00	1,007 50	1,020 00
Silver coin.....	344 10	644 65	185 70	224 00	258 25
Nickels and cents.....	112 88	81 22	56 68	70 76	22 99
Checks and cash items.....					106 00
Totals.....	\$134,433 44	\$135,462 59	\$142,825 24	\$148,577 93	\$148,535 86
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	600 00	1,000 00	1,000 00	1,000 00	1,250 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,819 08	2,121 30	1,965 17	2,312 67	1,509 41
Dividends unpaid.....					
Commercial deposits subject to check.....	16,775 09	19,756 06	19,518 44	19,571 70	17,852 39
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	66,427 55	64,429 75	68,006 62	69,584 85	71,886 89
Savings certificates of deposit.....	28,811 72	28,155 48	32,335 01	36,108 71	36,037 17
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$134,433 44	\$135,462 59	\$142,825 24	\$148,577 93	\$148,535 86

No. 106.

THE FIRST STATE AND SAVINGS BANK OF HOLLY.

Organized October 27, 1890.

ELI BIRD, *President*; DARWIN D. HADLEY, *Vice President*; CHARLES A. WILSON, *Cashier*;
EMMA SARGENT, *Assistant Cashier*.

DIRECTORS.—Eli Bird, Charles A. Wilson, D. D. Hadley, H. W. Downing, John W. McKinney,
F. J. Barrett, J. D. Haddon.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$134,588 25	\$138,262 61	\$161,967 38	\$168,879 18	\$179,825 57
Bonds, mortgages and securities...	228,624 75	241,614 10	237,299 10	241,379 10	248,329 10
Premiums paid on bonds.....					
Overdrafts.....	2,439 89	687 20	1,794 79	1,305 65	3,254 98
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	5,532 36	1,095 65	814 74	1,644 04	
Items in transit.....	519 87			1,194 54	825 00
United States bonds.....					
Due from banks in reserve cities..	58,948 60	48,927 04	62,297 99	63,310 05	47,371 81
Exchanges for clearing house.....					
U. S. and National bank currency..	13,802 00	15,593 00	16,499 00	17,091 00	19,706 00
Gold coin.....	3,119 50	3,693 00	4,560 50	2,858 00	3,100 50
Silver coin.....	777 00	1,065 00	1,275 00	1,555 30	1,791 00
Nickels and cents.....	250 70	250 92	245 33	118 10	280 00
Checks and cash items.....	49 81	41 07	36 35	141 14	64 41
Totals.....	\$457,152 73	\$459,729 59	\$495,350 18	\$507,976 10	\$513,048 37
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,509 90	9,432 90	12,004 10	14,995 00	12,839 22
Dividends unpaid.....		255 00	15 00		15 00
Commercial deposits subject to check.....	54,665 03	41,269 27	47,116 43	51,539 85	50,641 15
Commercial certificates of deposit..	264 41	251 31		42,867 86	44,848 43
Due to banks and bankers.....					70 68
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	300,211 22	313,358 61	334,995 09	338,573 39	344,633 89
Savings certificates of deposit....	32,502 17	35,162 50	41,219 56		
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$457,152 73	\$459,729 59	\$495,350 18	\$507,976 10	\$513,048 37

No. 432.

THE HOLTON STATE BANK, HOLTON.

Organized June 10, 1909.

B. F. BLACK, *President*; JOHN Q. ROSS, *Vice President*; JOHN E. NASH, *Cashier*; HERMAN O'CONNOR, *Assistant Cashier*; R. F. SKEELS, C. L. HOUSEMAN, HERMAN O'CONNOR, *Auditors*.

DIRECTORS.—B. F. Black, Herman O'Connor, S. P. Murphy, John Weiler, John Q. Ross, C. L. Houseman, R. F. Skeels.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....					\$7,844 08
Bonds, mortgages and securities..					2,542 71
Premiums paid on bonds.....					
Overdrafts.....					8 23
Banking house.....					
Furniture and fixtures.....					4,971 27
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					6,569 42
Exchanges for clearing house.....					
U. S. and National bank currency..					7,452 06
Gold coin.....					180 00
Silver coin.....					179 35
Nickels and cents.....					53 28
Checks and cash items.....					1,166 00
Expenses, interest and taxes paid..					410 68
Totals.....					\$31,357 03
Liabilities.					
Capital stock paid in.....					\$18,450 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..					
Dividends unpaid.....					
Commercial deposits subject to check.....					8,907 92
Commercial certificates of deposit..					3,779 11
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					220 00
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					\$31,357 03

STATE BANKING DEPARTMENT.

No. 255.

CALHOUN STATE BANK, HOMER.

Organized January 27, 1902.

J. C. SNYDER, *President*; JOHN HOFFMAN, *Vice President*; R. D. GARDNER, *Cashier*;
ELBERT L. ANDREWS, *Assistant Cashier*.

DIRECTORS.—E. J. Fellows, M. C. Fellows, R. E. Goodrich, A. E. Hunter, R. D. Gardner, John Hoffman,
J. C. Snyder.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$114,433 09	\$133,870 32	\$122,142 11	\$122,476 98	\$134,421 83
Bonds, mortgages and securities...	85,770 47	87,039 87	78,415 24	75,715 24	76,601 75
Premiums paid on bonds.....					
Overdrafts.....	2,593 94	1,537 45	2,861 55	2,694 34	4,645 34
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00	7,100 16
Furniture and fixtures.....	1,000 00	1,000 00	2,150 00	2,186 00	2,228 72
Other real estate.....	4,831 28	6,584 14	6,559 51	6,864 74	3,500 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	45,923 36	32,798 87	24,588 55	19,327 08	16,730 94
Exchanges for clearing house.....					
U. S. and National bank currency..	8,532 00	10,563 00	9,991 00	9,784 00	8,315 00
Gold coin.....	6,130 00	6,325 00	6,410 00	6,895 00	6,855 00
Silver coin.....	735 70	895 80	411 85	1,134 10	1,082 85
Nickels and cents.....	244 17	321 46	236 43	298 90	312 52
Checks and cash items.....	372 22	143 24	697 83	753 22	506 19
Totals.....	\$274,066 23	\$284,599 15	\$257,964 07	\$251,629 60	\$262,302 30
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,358 19	4,388 07	4,438 51	4,324 97	4,859 92
Dividends unpaid.....					
Commercial deposits subject to check.....	64,369 33	74,874 02	61,614 62	44,610 61	50,023 31
Commercial certificates of deposit..	121,299 07	118,609 31	103,778 27	110,076 42	114,913 03
Due to banks and bankers.....					
Certified checks.....	50 00				
Cashier's checks outstanding.....					
Savings deposits.....	59,989 64	62,727 75	64,132 67	68,617 60	68,506 04
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$274,066 23	\$284,599 15	\$257,964 07	\$251,629 60	\$262,302 30

STATE BANKS OF MICHIGAN.

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No. 353.

THE HOPKINS STATE BANK, HOPKINS.

Organized September 20, 1906.

D. B. KIDDER, *President*; C. H. FURBER, *Vice President*; R. C. FURBER, *Cashier*.

DIRECTORS.—D. B. Kidder, C. H. Furber, R. C. Furber, Mary A. Furber, Alice E. Kidder.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$61,976 28	\$59,025 49	\$73,375 36	\$68,097 85	\$70,814 05
Bonds, mortgages and securities...	53,304 33	53,304 33	60,269 33	59,244 33	58,969 33
Premiums paid on bonds.....					
Overdrafts.....				26 18	191 43
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,900 00	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	18,148 57	20,572 88	16,609 95	24,782 30	16,200 58
Exchanges for clearing house.....					
U. S. and National bank currency..	3,744 00	2,954 00	3,965 00	5,256 00	5,340 00
Gold coin.....	2,875 00	2,980 00	2,530 00	2,715 00	2,355 00
Silver coin.....	425 35	534 60	732 15	701 80	377 70
Nickels and cents.....	131 53	125 27	187 45	158 68	95 23
Checks and cash items.....					
Totals.....	\$144,705 06	\$143,596 57	\$161,769 24	\$165,082 14	\$158,343 32
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	300 00	600 00	600 00	600 00	600 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,258 61	563 31	1,431 15	1,903 15	2,374 45
Dividends unpaid.....					
Commercial deposits subject to check.....	21,332 47	21,599 32	18,691 52	24,174 67	19,844 28
Commercial certificates of deposit..	12,817 00	6,247 10	11,046 05	7,744 76	7,550 76
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	86,996 98	94,586 84	110,000 52	110,659 56	107,973 83
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$144,705 06	\$143,596 57	\$161,769 24	\$165,082 14	\$158,343 32

No. 109.

THE FIRST STATE AND SAVINGS BANK OF HOWELL.

Organized January 12, 1891.

W. P. VAN WINKLE, *President*; ASA VAN KLEECK, *Vice President*; A. L. SMITH, *Cashier*;
L. R. MANNING, *Assistant Cashier*.

DIRECTORS.—W. P. Van Winkle, Asa Van Kleeck, John Ryan, Charles A. Goodnow, George Barnes,
Frank O. Burt, Arthur Garland.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$73,139 77	\$70,498 15	\$59,678 55	\$63,554 93	\$65,588 57
Bonds, mortgages and securities...	88,479 34	94,813 40	105,220 18	110,184 41	110,910 18
Premiums paid on bonds.....					
Overdrafts.....	1,294 62	655 80	1,232 30	405 79	877 17
Banking house.....	4,439 32	4,439 32	4,439 32	4,439 32	4,439 32
Furniture and fixtures.....	2,368 41	2,368 41	2,368 41	2,368 41	2,368 41
Other real estate.....	1,500 00	1,000 00	1,000 00	1,000 00	1,000 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	414 00	2,257 15		8 00	5,750 00
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities..	35,625 33	44,310 80	36,504 81	30,987 27	15,225 52
Exchanges for clearing house.....					
U. S. and National bank currency..	13,101 00	8,139 00	11,886 00	12,338 00	12,147 00
Gold coin.....	3,060 00	4,190 00	2,635 00	3,390 00	4,040 00
Silver coin.....	2,128 35	2,533 10	2,523 75	2,453 00	1,363 15
Nickels and cents.....	275 69	439 99	486 63	585 13	635 24
Checks and cash items.....	511 52	473 98	340 79	1,674 06	505 44
Totals.....	\$229,337 35	\$239,119 10	\$231,315 74	\$236,388 32	\$227,850 00
Liabilities.					
Capital stock paid in.....	\$40,400 00	\$40,400 00	\$40,400 00	\$40,400 00	\$40,400 00
Surplus fund.....	2,650 00	3,150 00	3,150 00	3,150 00	3,150 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,316 21	2,522 05	3,433 53	2,743 20	3,813 36
Dividends unpaid.....					
Commercial deposits subject to check.....	59,900 23	65,336 30	46,754 10	46,370 40	35,132 31
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....		272 00			
Savings deposits.....	35,629 46	36,307 66	36,889 11	38,392 98	40,646 39
Savings certificates of deposit....	86,441 45	91,131 09	100,689 00	105,331 74	104,707 94
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$229,337 35	\$239,119 10	\$231,315 74	\$236,388 32	\$227,850 00

STATE BANKS OF MICHIGAN.

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No. 140.

BOIES' STATE SAVINGS BANK, HUDSON.

Organized August 27, 1892.

STEPHEN A. EATON, *President*; DAVID J. BEACHBOARD, *Vice President*; BYRON J. FOSTER, *Cashier*.

DIRECTORS.—Stephen A. Eaton, James B. Thorn, David J. Beachboard, H. V. C. Hart, Edwin J. Southworth, Byron J. Foster, Edward Frensdorff.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$186,591 97	\$199,671 18	\$201,973 52	\$193,768 55	\$206,480 40
Bonds, mortgages and securities..	245,453 15	249,617 82	252,071 82	250,788 82	267,388 82
Premiums paid on bonds.....	215 00	475 82	475 82	475 82	475 82
Overdrafts.....	1,280 91	2,260 07	13 44	242 37	2,286 64
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	209 04				
Other real estate.....	188 86	198 06	198 06	198 06	198 06
Due from other banks and bankers (not reserve cities).....			80 00	1,157 68	1,230 01
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	60,291 64	41,367 29	39,802 32	48,005 47	48,099 67
Exchanges for clearing house.....	24 00				
U. S. and National bank currency..	11,391 00	8,707 00	15,088 00	12,864 00	15,249 00
Gold coin.....	12,140 00	11,020 00	11,060 00	11,140 00	11,045 00
Silver coin.....	1,646 30	952 85	851 00	1,365 50	2,122 80
Nickels and cents.....	93 99	136 28	109 98	66 88	86 84
Checks and cash items.....	9 52	14 58	60 96	47 26	83 02
Totals.....	\$527,533 38	\$522,420 95	\$529,584 92	\$538,120 41	\$562,746 17
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	30,592 08	27,589 43	33,336 76	30,029 55	32,304 17
Dividends unpaid.....					
Commercial deposits subject to check.....	50,608 82	52,601 15	56,631 99	61,754 82	59,726 50
Commercial certificates of deposit..	6,776 65	5,808 86	1,776 67	2,118 78	3,686 69
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	339,555 83	336,421 51	337,839 50	344,217 26	366,938 81
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$527,533 38	\$522,420 95	\$529,584 92	\$538,120 41	\$562,746 17

No. 143.

THOMPSON SAVINGS BANK, HUDSON.

Organized October 22, 1892.

W. B. THOMPSON, *President*; G. I. THOMPSON, *Vice President*; C. C. WHITNEY, *Cashier*:

DIRECTORS.—W. B. Thompson, Fred S. Vedder, R. W. Thompson, G. I. Thompson, C. C. Whitney.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$302,655 31	\$313,170 46	\$313,297 09	\$327,304 26	\$331,544 41
Bonds, mortgages and securities..	374,930 03	383,811 31	387,075 36	379,851 36	383,187 36
Premiums paid on bonds.....					
Overdrafts.....	3,591 15	1,606 60	1,738 82	335 59	3,144 43
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	5,550 00	5,550 00	5,550 00	5,550 00	5,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	295 00	445 00	5,238 71	2,329 68	2,232 07
United States bonds.....	49,900 00	49,900 00	49,900 00	49,900 00	49,900 00
Due from banks in reserve cities..	79,958 45	55,198 75	75,849 81	83,026 88	78,934 21
Exchanges for clearing house.....					
U. S. and National bank currency..	28,082 00	25,825 00	30,604 00	22,299 00	30,048 00
Gold coin.....	10,250 00	10,150 00	10,220 00	10,595 00	10,030 00
Silver coin.....	1,912 35	2,042 05	622 35	2,183 30	2,972 00
Nickels and cents.....	81 50	131 72	94 48	80 45	34 50
Checks and cash items.....	362 17	679 69	316 14	225 66	205 72
Totals.....	\$865,067 96	\$855,510 58	\$888,006 76	\$891,271 18	\$905,282 70
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	12,860 08	4,769 39	14,725 54	10,262 84	6,432 26
Dividends unpaid.....					
Commercial deposits subject to check.....	85,332 26	85,230 40	87,386 38	91,294 75	83,983 84
Commercial certificates of deposit..	3,616 10	2,281 48	2,591 94	1,818 15	3,326 30
Due to banks and bankers.....		114 79	473 99		
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	643,259 52	643,114 52	662,828 90	667,895 44	691,540 21
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$865,067 96	\$855,510 58	\$888,006 76	\$891,271 18	\$905,282 70

No. 24.

THE LAPEER COUNTY BANK, IMLAY CITY.

Organized January 26, 1886.

JOHN BORLAND, *President*; WALTER WALKER, *Vice President*; JOHN BORLAND, JR., *Cashier*;
WILL BORLAND, *Assistant Cashier*.

DIRECTORS.—John Borland, Walter Walker, John Borland, Jr., E. E. Palmer, Will Borland.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$135,371 30	\$137,022 47	\$143,166 51	\$150,952 89	\$147,527 91
Bonds, mortgages and securities...	415,164 78	423,931 43	427,202 47	432,097 72	436,556 54
Premiums paid on bonds.....					
Overdrafts.....	2,628 52	713 38	780 32	3,500 10	3,911 31
Banking house.....	4,900 00	4,900 00	4,900 00	4,900 00	4,900 00
Furniture and fixtures.....	1,900 00	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate.....					253 77
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	\$1,917 23	61,272 75	76,607 57	52,273 31	69,514 06
Exchanges for clearing house.....					
U. S. and National bank currency..	23,295 00	23,264 00	26,313 00	27,560 00	19,920 00
Gold coin.....	2,630 00	3,265 00	2,760 00	2,945 00	2,507 50
Silver coin.....	1,850 00	1,752 00	850 00	812 00	921 00
Nickels and cents.....	67 36	185 71	145 76	110 70	120 03
Checks and cash items.....	2,881 33	7,329 81	1,075 32	5,109 29	3,990 23
Totals.....	\$652,605 61	\$665,536 55	\$685,709 95	\$682,191 01	\$692,022 35
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	11,331 08	4,116 38	12,913 15	8,732 22	3,663 34
Dividends unpaid.....					
Commercial deposits subject to check.....	29,584 06	41,086 16	39,968 48	25,646 09	37,117 02
Commercial certificates of deposit..	2,182 32	2,155 30	1,202 12	500 00	2,103 83
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	446,556 84	457,566 46	466,553 94	490,356 68	486,080 49
Savings certificates of deposit....	102,951 31	100,612 25	105,072 26	106,866 02	103,057 67
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$682,605 61	\$665,536 55	\$685,709 95	\$682,191 01	\$692,022 35

STATE BANKING DEPARTMENT.

No. 191.

STATE SAVINGS BANK OF IONIA, IONIA.

Organized December 8, 1896.

O. S. TOWER, *President*; T. B. PRESTON, *Vice President*; W. B. HEATH, *Cashier*;
A. J. HEMINGWAY, ALEX. ROBERTSON, *Assistant Cashiers*.

DIRECTORS.—O. S. Tower, J. E. Morrison, T. B. Preston, Geo. Gundrum, K. R. Smith, A. M. Welch;
W. B. Heath.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$581,048 89	\$589,525 55	\$584,964 78	\$566,257 85	\$575,347 51
Bonds, mortgages and securities...	358,898 57	365,255 57	365,270 42	368,630 82	374,045 93
Premiums paid on bonds.....					
Overdrafts.....	5,900 66	3,832 89	3,014 21	8,312 29	6,965 54
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00	28,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	1,669 70	1,669 70	1,669 70	1,669 70	
Due from other banks and bankers (not reserve cities).....	285 00	3,501 16		2,205 85	2,418 79
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	106,666 64	109,675 09	139,538 59	128,630 42	88,992 59
Exchanges for clearing house....	4,565 87	967 59	3,574 12	4,171 63	3,723 64
U. S. and National bank currency..	34,425 00	28,953 00	32,322 00	35,757 00	29,238 00
Gold coin.....	22,360 00	23,980 00	24,120 00	24,820 00	24,870 00
Silver coin.....	3,306 50	4,552 20	3,106 00	2,567 75	2,853 30
Nickels and cents.....	241 91	414 37	235 53	336 40	260 23
Checks and cash items.....					
Totals.....	\$1,128,868 74	\$1,141,897 12	\$1,167,215 35	\$1,152,849 72	\$1,139,215 53
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	35,000 00	35,000 00	35,000 00	40,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,821 77	2,644 44	8,686 93	11,573 71	4,333 17
Dividends unpaid.....	37 50	159 50	55 50	31 50	25 50
Commercial deposits subject to check.....	245,305 44	294,006 49	286,090 46	252,798 73	227,177 81
Commercial certificates of deposit..					1,206 40
Due to banks and bankers.....			200 00		
Certified checks.....	10,000 00			5,000 00	5,000 00
Cashier's checks outstanding.....					
Savings deposits.....	249,932 57	240,117 94	241,592 01	245,841 63	244,490 92
Savings certificates of deposit....	483,771 46	469,968 75	495,590 45	502,604 15	516,981 73
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,128,868 74	\$1,141,897 12	\$1,167,215 35	\$1,152,849 72	\$1,139,215 53

No. 135.

THE COMMERCIAL BANK OF IRON MOUNTAIN, IRON MOUNTAIN.

Organized March 7, 1892.

O. C. DAVIDSON, *President*; J. F. HANCOCK, *Vice President*; OLIVER EVANS, *Cashier*;
W. W. THOMPSON, *Assistant Cashier*.DIRECTORS.—O. C. Davidson, H. M. Pelham, A. F. Wright, J. F. Hancock, M. Corry, William Kelly,
Patrick Flanagan, Oliver Evans, John Marsh.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$379,102 39	\$426,404 14	\$470,413 73	\$492,839 92	\$463,777 11
Bonds, mortgages and securities..	184,501 80	180,635 80	194,982 07	224,258 17	225,611 17
Premiums paid on bonds.....					
Overdrafts.....	605 80	1,042 41	225 37	812 22	159 24
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	3,267 27	1,150 33	1,549 88	2,187 91	1,879 45
Items in transit.....	1,824 70	1,430 35	1,436 12	1,786 46	596 94
United States bonds.....					
Due from banks in reserve cities..	113,666 77	109,457 33	104,594 32	82,974 58	39,401 25
Exchanges for clearing house.....					
U. S. and National bank currency..	16,500 00	29,300 00	28,522 00	28,000 00	28,520 00
Gold coin.....	19,000 00	19,700 00	13,650 00	9,000 00	13,700 06
Silver coin.....	2,700 00	2,700 00	1,126 70	1,700 00	1,850 00
Nickels and cents.....	384 29	354 81	153 67	167 90	156 85
Checks and cash items.....	1,036 30	645 66	1,073 17	584 88	579 68
Totals.....	\$722,586 32	\$772,820 83	\$827,747 03	\$844,312 04	\$776,221 00
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	28,042 64	21,595 58	28,280 05	27,538 47	25,112 73
Dividends unpaid.....		85 00	50 00	50 00	25 00
Commercial deposits subject to check.....	258,222 71	303,087 54	331,591 52	332,152 15	263,868 80
Commercial certificates of deposit..	56,513 99	56,094 08	56,472 67	66,007 48	66,718 41
Due to banks and bankers.....	624 05	991 98			2,080 11
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	249,182 93	260,366 65	271,252 79	283,563 94	283,416 64
Savings certificates of deposit.....					
State monies on deposit.....			10,000 00	5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$722,586 32	\$772,820 83	\$827,747 03	\$844,312 04	\$776,221 00

STATE BANKING DEPARTMENT.

No. 12.

THE PENINSULA BANK, ISHPEMING.

Organized October 27, 1887.

THOS. WALTERS, *President*; GEO. F. THONEY, *Vice President*; J. G. WELSH, *Cashier*;
 PETER HANDBERG, *Assistant Cashier*; T. H. BARGH, *Auditor*.

DIRECTORS.—Thos. Walters, Otto Eger, Joseph Mitchell, Geo. F. Thoney, Herman Jaedecke, Thomas
 W. Hughes, Thomas H. Bargh, H. F. Heyn, Lars Hoyseth, J. G. Welsh.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$384,678 85	\$370,296 89	\$372,844 01	\$387,509 41	\$377,635 45
Bonds, mortgages and securities..	98,389 83	97,275 64	113,902 24	118,498 81	121,224 93
Premiums paid on bonds.....					
Overdrafts.....	2,538 23	3,048 12	315 59	1,362 81	347 55
Banking house.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,688 36	3,105 20	668 84	198 51	200 82
Items in transit.....	3,136 66	17,108 52	4,793 54	11,853 83	2,708 59
United States bonds.....					
Due from banks in reserve cities..	37,932 20	23,930 08	37,543 68	55,456 35	47,827 00
Exchanges for clearing house.....					
U. S. and National bank currency..	16,871 00	15,801 00	22,066 00	31,540 00	28,897 00
Gold coin.....	10,105 00	9,627 50	12,005 00	8,590 00	8,525 00
Silver coin.....	1,575 00	3,290 00	3,677 45	2,315 00	4,000 00
Nickels and cents.....	545 75	553 90	521 93	441 98	232 51
Checks and cash items.....	18,397 59	13,736 21	1,809 02	12,212 47	12,366 27
Totals.....	\$592,258 47	\$574,173 06	\$586,547 30	\$646,379 17	\$620,365 12
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	20,664 54	18,690 39	19,959 81	18,240 02	21,883 64
Dividends unpaid.....					
Commercial deposits subject to check.....	160,689 96	144,349 87	151,359 74	203,608 67	174,348 30
Commercial certificates of deposit..		555 00	219 30	475 00	450 00
Due to banks and bankers.....	1,553 58	6,187 20	635 48	3,287 74	853 88
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	319,350 39	314,390 60	324,372 97	330,767 74	332,829 30
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$592,258 47	\$574,173 06	\$586,547 30	\$646,379 17	\$620,365 12

STATE BANKS OF MICHIGAN.

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No. 264.

COMMERCIAL STATE BANK OF ITHACA, ITHACA.

Organized July 26, 1902.

JAMES B. CRAWFORD, *President*; HENRY E. LEWIS, *Vice President*; H. J. CRAWFORD, *Cashier*;
LYNN T. MILLER, *Assistant Cashier*.

DIRECTORS.—James B. Crawford, Frank W. Brown, Willard M. Weller, Charles E. Webster, Henry E. Lewis, Frank H. Horr, I. N. Monfort, Chas. P. Yost, J. N. McCall, Marvin R. Salter, Jas. P. Gibbs.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$61,502 83	\$58,977 52	\$65,313 87	\$65,450 30	\$67,460 83
Bonds, mortgages and securities..	43,849 00	46,242 75	38,182 75	41,872 45	28,241 20
Premiums paid on bonds.....					
Overdrafts.....	698 33	30 62	62 14	648 84	220 43
Banking house.....					
Furniture and fixtures.....	2,500 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,900 00	750 00	750 00	750 00	2,250 00
Items in transit.....	5,125 99	4,824 60	1,818 21	3,024 37	2,709 96
United States bonds.....					
Due from banks in reserve cities..	25,237 78	23,025 30	27,153 86	8,600 22	6,900 48
Exchanges for clearing house....	414 79	3,469 13	656 41		
U. S. and National bank currency..	8,281 00	3,393 00	4,411 00	3,409 00	3,050 00
Gold coin.....	705 00	2,650 00	1,615 00	1,585 00	1,650 00
Silver coin.....	1,200 90	1,990 90	1,169 40	1,764 50	2,115 75
Nickels and cents.....	21 21	43 90	21 64	21 97	48 10
Checks and cash items.....				1,008 84	1,099 46
Totals.....	\$151,496 83	\$147,397 72	\$143,154 28	\$130,135 49	\$117,746 21
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,744 28	736 50	1,527 06	1,940 60	382 52
Dividends unpaid.....					
Commercial deposits subject to check.....	47,209 98	45,709 26	41,887 83	32,773 73	29,740 20
Commercial certificates of deposit..					
Due to banks and bankers.....				87 28	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	12,235 99	12,527 92	12,959 51	13,724 46	14,489 56
Savings certificates of deposit.....	54,306 58	52,424 04	50,779 86	45,609 27	40,133 93
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$151,496 83	\$147,397 72	\$143,154 28	\$130,135 49	\$117,746 21

No. 150.

ITHACA SAVINGS BANK, ITHACA.

Organized January 16, 1893.

WM. F. THOMPSON, *President*; J. LEE POTTS, *Vice President*; C. A. PRICE, *Cashier*;
R. A. BARBER, *Assistant Cashier*.DIRECTORS.—W. F. Thompson, J. B. Crawford, W. M. Weller, J. Lee Potts, John C. Hicks,
E. H. Horr, F. H. McKay, F. Kellogg, C. A. Price.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$125,726 57	\$113,797 85	\$113,786 42	\$95,857 32	\$110,124 62
Bonds, mortgages and securities...	173,279 25	177,838 00	187,724 00	211,388 91	219,365 91
Premiums paid on bonds.....					
Overdrafts.....	76 89	1,065 51	263 22	423 95	88 70
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	3,478 51	2,891 12	61 06	1,833 10	23 06
United States bonds.....					
Due from banks in reserve cities..	44,449 29	68,058 98	79,196 75	69,780 60	28,460 41
Exchanges for clearing house.....					
U. S. and National bank currency..	13,716 00	22,779 00	20,584 00	20,601 00	19,142 00
Gold coin.....	3,602 50	2,267 50	4,475 00	4,877 50	4,740 00
Silver coin.....	1,877 30	1,599 00	1,466 60	1,138 00	2,791 00
Nickels and cents.....	265 06	325 86	326 89	206 74	167 21
Checks and cash items.....	528 59	1,091 69	474 48	585 54	479 06
Totals.....	\$376,999 96	\$401,714 51	\$418,368 42	\$416,662 66	\$395,381 99
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	17,500 00	17,500 00	17,500 00	17,500 00	17,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,553 81	1,425 20	4,218 17	3,087 18	61 95
Dividends unpaid.....					
Commercial deposits subject to check.....	38,024 34	60,000 83	58,469 01	50,573 89	44,768 86
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	77,262 77	76,888 70	69,756 68	70,032 93	66,966 19
Savings certificates of deposit.....	197,659 04	211,399 78	233,424 56	240,468 66	216,084 99
Notes and bills rediscounted.....					
Bills payable.....	10,000 00				15,000 00
Totals.....	\$376,999 96	\$401,714 51	\$418,368 42	\$416,662 66	\$395,381 99

STATE BANKS OF MICHIGAN.

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No. 387.

CENTRAL STATE BANK, JACKSON.

Organized July 15, 1907.

H. R. PAGE, *President*; F. E. PALMER, *Vice President*; H. C. LOESER, *Second Vice President*; CHARLES J. HIGGINS, *Cashier*; L. A. WORCH, *Assistant Cashier*.

DIRECTORS.—H. R. Page, Richard Price, Wm. H. Joyce, H. C. Loeser, F. E. Palmer, W. W. Wright, L. R. Welcome, T. B. Taylor, Wesley Sears,

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$195,328 49	\$170,424 74	\$188,314 13	\$219,027 58	\$169,594 96
Bonds, mortgages and securities..	78,420 67	102,708 51	106,397 27	109,489 36	120,597 48
Premiums paid on bonds.....					
Overdrafts.....			259 70	116 72	2,739 69
Banking house.....					
Furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	4,542 06	542 00	3,912 10	549 30	142 65
United States bonds.....					
Due from banks in reserve cities..	29,999 94	33,681 76	19,312 00	12,634 72	37,722 66
Exchanges for clearing house....	1,428 39	4,883 91	2,487 33	2,210 28	3,024 46
U. S. and National bank currency..	10,057 00	12,615 00	12,743 00	11,377 00	6,025 00
Gold coin.....	165 00	1,417 50	1,927 50	1,415 00	2,405 00
Silver coin.....	836 25	1,839 05	1,643 85	1,661 10	1,614 15
Nickels and cents.....	30 74	267 46	178 97	135 82	115 29
Checks and cash items.....	194 92	592 91			
Totals.....	\$326,003 46	\$333,972 84	\$342,175 85	\$363,616 88	\$348,961 34
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	448 65	1,354 37	1,820 76	2,425 36	1,155 18
Dividends unpaid.....					21 75
Commercial deposits subject to check.....	65,908 98	64,166 32	71,775 70	81,599 23	72,574 15
Commercial certificates of deposit..					
Due to banks and bankers.....	8,083 10	4,481 61	5,337 19	13,048 41	5,503 52
Certified checks.....			709 33	500 00	8 00
Cashier's checks outstanding.....	190 08	23 76	263 23	90	504 33
Savings deposits.....	87,823 87	92,177 57	95,283 77	99,110 47	100,949 52
Savings certificates of deposit.....	38,596 78	46,769 21	42,085 87	41,932 51	43,264 89
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$326,003 46	\$333,972 84	\$342,175 85	\$363,616 88	\$348,961 34

No. 177.

JACKSON CITY BANK, JACKSON.

Organized January 1, 1865. Reorganized January 1, 1895.

WILLIAM M. THOMPSON, *President*; NATHAN S. POTTER, *Vice President and Cashier*.

DIRECTORS.—Wm. M. Thompson, N. S. Potter, Peter B. Loomis, G. A. Matthews, W. A. Foote, Walter B. Webb, Richard Waldron, Wedworth W. Clarke, Louise T. Danner.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09
Loans and discounts.....	\$941,170 39	\$827,348 95	\$883,680 23	\$900,695 20	\$934,176 60
Bonds, mortgages and securities..	640,552 57	639,213 41	610,712 57	594,250 45	537,712 95
Premiums paid on bonds.....					
Overdrafts.....	11,696 79	30,736 79	62,582 03	10,584 58	9,976 49
Banking house.....	33,000 00	33,000 00	33,000 00	33,000 00	33,000 00
Furniture and fixtures.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate.....	16,649 85	16,649 85	16,649 85	16,649 85	16,649 85
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	35,268 72	27,150 42	30,803 49	20,316 29	38,859 07
United States bonds.....					
Due from banks in reserve cities..	101,238 64	130,246 79	139,786 06	392,741 17	470,447 41
Exchanges for clearing house.....	8,049 60	8,340 54	5,692 06	6,982 63	5,743 92
U. S. and National bank currency..	62,750 00	61,548 00	67,639 00	60,888 00	81,575 00
Gold coin.....	45,065 00	48,290 00	47,260 00	51,805 00	46,440 00
Silver coin.....	8,961 30	6,606 60	10,239 75	8,514 30	9,328 50
Nickels and cents.....	741 90	619 61	308 53	215 38	367 87
Checks and cash items.....	1,607 37	1,279 15	1,186 52	1,300 94	2,603 57
Totals.....	\$1,921,752 13	\$1,836,030 11	\$1,924,550 09	\$2,112,943 79	\$2,201,881 23
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	125,000 00	125,000 00	125,000 00	125,000 00	125,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	87,849 11	77,015 55	81,473 49	81,723 37	84,675 64
Dividends unpaid.....			110 00		
Commercial deposits subject to check.....	532,889 84	443,217 85	496,721 51	661,087 04	773,670 19
Commercial certificates of deposit..	322,597 08	331,222 44	364,951 31	326,971 15	312,899 85
Due to banks and bankers.....	1,323 24	1,853 78	1,353 78	1,505 55	1,655 55
Certified checks.....	10,000 00	10,220 00	1,335 77	6,553 52	3,075 00
Cashier's checks outstanding.....					
Savings deposits.....	642,102 86	647,500 49	653,604 23	710,103 16	700,905 00
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,921,752 13	\$1,836,030 11	\$1,924,550 09	\$2,112,943 79	\$2,201,881 23

No. 186.

JACKSON STATE SAVINGS BANK, JACKSON.

Organized April 1, 1896.

NATHAN H. WILLIAMS, *President*; CHAS. M. SPINNING, CHAS. E. TOWNSEND, *Vice Presidents*;
F. H. NEWKIRK, *Cashier*.

DIRECTORS.—Nathan H. Williams, Chas. E. Townsend, H. H. Neesley, H. J. Davis, Chas. M. Spinning,
W. M. Palmer, H. C. Collins, P. W. Haefner, A. J. Peek.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$441,100 92	\$426,853 42	\$501,500 84	\$527,671 88	\$523,710 93
Bonds, mortgages and securities...	333,555 90	320,346 58	310,605 04	315,921 40	324,135 59
Premiums paid on bonds.....					
Overdrafts.....	7,515 90	5,173 90	5,190 77	3,279 82	5,974 75
Banking house.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Furniture and fixtures.....	14,500 00	14,000 00	14,000 00	14,000 00	14,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	50,600 49	53,318 81	40,876 78	48,271 17	51,992 96
United States bonds.....					
Due from banks in reserve cities..	71,918 21	147,272 53	141,712 02	120,549 03	113,283 34
Exchanges for clearing house.....	6,303 57	3,741 31	9,695 87	5,613 96	6,510 77
U. S. and National bank currency..	63,636 00	64,327 00	47,231 00	70,624 00	55,703 00
Gold coin.....	8,520 00	115 00	772 50	2,350 00	4,502 50
Silver coin.....	5,006 30	5,132 80	7,292 70	3,998 80	8,916 50
Nickels and cents.....	785 23	1,234 20	930 77	334 53	688 43
Checks and cash items.....	319 13	360 79	356 70	362 39	403 34
Totals.....	\$1,053,761 65	\$1,092,376 34	\$1,130,164 99	\$1,162,976 98	\$1,159,822 11
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	55,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,123 22	9,425 86	11,567 39	13,553 22	8,908 47
Dividends unpaid.....		250 00			210 00
Commercial deposits subject to check.....	186,427 33	195,936 49	227,834 35	237,986 15	200,916 51
Commercial certificates of deposit..	7,062 97	7,566 06	9,963 42	5,856 13	26,288 07
Due to banks and bankers.....					
Certified checks.....	100 00	2,100 00	160 75	2,100 00	763 33
Cashier's checks outstanding.....					
Savings deposits.....	535,738 48	563,366 52	559,244 07	580,302 03	600,577 60
Savings certificates of deposit.....	165,309 65	163,731 41	171,395 01	173,179 45	167,158 13
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,053,761 65	\$1,092,376 34	\$1,130,164 99	\$1,162,976 98	\$1,159,822 11

STATE BANKING DEPARTMENT.

No. 14.

UNION BANK, JACKSON.

Organized November 1, 1883.

C. C. BLOOMFIELD, *President*; A. B. ROBINSON, F. D. BENNETT, *Vice Presidents*;
A. C. BLOOMFIELD, *Cashier*; H. A. REECE, *Assistant Cashier*.

DIRECTORS.—A. B. Robinson, L. H. Field, Thomas A. Wilson, C. C. Bloomfield, James O'Donnell,
F. D. Bennett, Winthrop Withington, Charles Lewis, Z. C. Eldred.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$994,860 32	\$1,106,213 89	\$1,180,516 97	\$1,103,903 20	\$1,120,599 74
Bonds, mortgages and securities..	442,176 31	443,364 48	455,570 27	461,119 48	448,547 62
Premiums paid on bonds.....					
Overdrafts.....	4,153 21	1,782 57	2,451 48	4,387 14	4,830 62
Banking house.....	65,000 00	65,000 00	65,000 00	65,000 00	65,000 00
Furniture and fixtures.....	15,000 00	15,250 00	15,000 00	15,000 00	15,000 00
Other real estate.....	33,365 20	33,365 20	33,365 20	33,365 20	33,365 20
Due from other banks and bankers (not reserve cities).....			2,050 00		
Items in transit.....	78,404 77	57,902 95	38,154 90	71,242 89	32,636 91
United States bonds.....					
Due from banks in reserve cities..	192,209 41	151,754 55	199,819 57	326,588 18	277,037 31
Exchanges for clearing house.....	13,744 74	15,080 65	13,427 86	33,004 29	11,734 09
U. S. and National bank currency..	47,152 00	50,910 00	57,493 50	41,037 50	47,798 00
Gold coin.....	37,782 50	28,607 50	31,410 00	26,580 00	39,442 50
Silver coin.....	5,499 50	5,063 95	5,068 65	3,975 55	5,112 55
Nickels and cents.....	375 44	458 22	541 28	299 39	340 00
Checks and cash items.....	759 91	752 44	1,304 21	603 07	365 53
Totals.....	\$1,930,483 31	\$1,975,506 40	\$2,101,173 89	\$2,186,105 99	\$2,111,840 07
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	48,398 61	37,605 14	49,653 96	44,218 88	53,519 29
Dividends unpaid.....		110 00	591 00		
Commercial deposits subject to check.....	294,535 16	304,844 73	380,827 44	422,507 40	354,046 05
Commercial certificates of deposit..	8,591 25	4,779 37	3,586 31	14,288 88	13,456 78
Due to banks and bankers.....	27,263 12	48,484 53	46,901 61	52,541 59	43,403 41
Certified checks.....	692 87	226 87	105 37	1,632 37	144 37
Cashier's checks outstanding.....	166 92	163 55	163 55	163 55	163 55
Savings deposits.....	1,050,880 18	1,073,688 79	1,098,949 17	1,119,837 87	1,116,018 06
Savings certificates of deposit.....	189,965 20	205,593 42	210,396 48	225,915 45	226,068 56
State monies on deposit.....			10,000 00	5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,930,483 31	\$1,975,506 40	\$2,101,173 89	\$2,186,105 99	\$2,111,840 07

No. 115.

THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

E. O. GROSVENOR, *President*; CHAS. G. WHITE, *Vice President*; WM. M. WETMORE, *Cashier*;
OLIVER S. WHITE, *Assistant Cashier*.

DIRECTORS.—Ebenezer O. Grosvenor, John S. Lewis, Edgar A. Wisner, Charles F. Wade, Charles
G. White, William M. Wetmore, A. Eugene Wisner, Oliver S. White.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$138,430 39	\$154,061 13	\$114,373 62	\$148,583 66	\$155,894 50
Bonds, mortgages and securities..	93,620 48	88,620 48	89,220 48	95,907 98	98,707 98
Premiums paid on bonds.....					
Overdrafts.....	3,582 48	5,018 55	2,487 88	660 51	5,981 88
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	5,139 96	1,248 45		358 16	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	75,308 50	30,258 84	129,881 32	86,707 99	97,514 62
Exchanges for clearing house.....					
U. S. and National bank currency..	13,390 00	13,657 00	13,186 00	13,865 00	12,154 00
Gold coin.....	6,445 00	7,430 00	7,770 00	8,210 00	8,502 50
Silver coin.....	952 45	670 65	707 90	1,125 65	1,258 10
Nickels and cents.....	77 38	143 86	114 53	104 75	72 28
Checks and cash items.....	16 57	310 25		71 62	1,111 62
Totals.....	\$336,953 21	\$301,419 21	\$357,741 73	\$355,595 32	\$381,197 48
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,888 57	3,716 49	6,083 63	8,126 21	4,061 18
Dividends unpaid.....					
Commercial deposits subject to check.....	73,772 98	57,131 43	95,715 88	82,461 00	89,279 14
Commercial certificates of deposit..	183,291 66	165,369 80	178,706 59	188,936 58	211,763 12
Due to banks and bankers.....		201 49	2,235 63	1,070 93	862 09
Certified checks.....					231 95
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$336,953 21	\$301,419 21	\$357,741 73	\$355,595 32	\$381,197 48

No. 147.

THE HOME SAVINGS BANK OF KALAMAZOO, KALAMAZOO.

Organized December 27, 1892.

VERNON T. BARKER, *President*; FRANK H. MILHAM, *Vice President*; JAS. J. O'MEARA, *Cashier*;
N. S. POND, *Assistant Cashier*.

DIRECTORS.—Vernon T. Barker, F. B. Orcutt, H. P. Kauffer, F. H. Milham, H. B. Colman, A. M. Todd, W. S. Hodges, J. H. Hatfield, W. N. Pomeroy, O. K. Buckhout, Jos. E. Brown, Louis Rosenbaum, H. C. Howard, Morris Kent, W. E. Kidder.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$440,945 05	\$501,192 72	\$526,964 84	\$510,750 38	\$506,607 87
Bonds, mortgages and securities...	70,242 31	69,626 06	71,636 88	71,383 77	70,193 77
Premiums paid on bonds.....					
Overdrafts.....	8,049 82	1,473 03	466 48	1,058 36	1,615 82
Banking house.....	27,500 00	27,500 00	27,500 00	27,500 00	27,500 00
Furniture and fixtures.....	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		353 55			
Items in transit.....			6,299 96		10,580 49
United States bonds.....					
Due from banks in reserve cities...	88,788 63	41,738 34	57,912 23	50,644 07	48,448 15
Exchanges for clearing house.....	24,599 63	12,186 68	1,895 22	1,460 59	1,988 23
U. S. and National bank currency...	18,621 00	23,366 00	23,393 00	27,636 00	21,493 00
Gold coin.....	10,380 00	10,680 00	10,565 00	10,500 00	10,312 50
Silver coin.....	1,999 40	2,220 30	2,020 70	1,165 00	1,527 70
Nickels and cents.....	206 26	173 21	343 84	136 05	241 79
Checks and cash items.....					
Totals.....	\$700,332 10	\$699,509 89	\$737,998 15	\$711,234 22	\$709,509 32
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	70,000 00	70,000 00	70,000 00	70,000 00	70,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	8,514 78	4,104 06	7,514 02	8,962 73	5,270 12
Dividends unpaid.....		240 00	60 00		120 00
Commercial deposits subject to check.....	130,383 22	155,940 28	154,399 21	144,640 99	140,733 53
Commercial certificates of deposit..	122,085 53	114,785 22	128,977 11	122,598 36	131,867 54
Due to banks and bankers.....	95,765 30	87,968 89	77,186 23	67,249 11	57,134 22
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	173,583 27	166,471 44	177,585 68	178,087 93	187,103 05
Savings certificates of deposit.....					
State monies on deposit.....			22,275 90	12,279 59	12,290 86
Notes and bills rediscounted.....				7,415 51	4,990 00
Bills payable.....					
Totals.....	\$700,332 10	\$699,509 89	\$737,998 15	\$711,234 22	\$709,509 32

No. 1.

KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1889.

S. B. MONROE, *President*; R. J. WILLIAMSON, A. C. WORTLEY, *Vice Presidents*; F. G. DEWEY, *Cashier*

DIRECTORS—C. J. Monroe, L. H. Kirby, John Mackey, A. C. Wortley, R. J. Williamson, S. B. Monroe, V. L. Palmer, E. G. Read, C. A. Peck, A. L. Blumenberg, C. A. Dewing, Ralph Emery, W. O. Jones, J. W. Ryder, A. J. Todd.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$781,695 24	\$683,398 45	\$737,190 10	\$676,084 61	\$1,000,355 29
Bonds, mortgages and securities..	330,168 20	446,941 20	516,270 25	542,081 72	167,583 10
Premiums paid on bonds.....					
Overdrafts.....	1,193 22	951 29	2,242 18	1,750 38	3,761 19
New building account.....	26,250 00				
Banking house.....		50,000 00	50,000 00	50,000 00	50,000 00
Furniture and fixtures.....		20,000 00	18,500 00	18,500 00	18,500 00
Other real estate.....	19,015 00	19,015 00	19,015 00	19,015 00	18,415 00
Due from other banks and bankers (not reserve cities).....	18,483 45	7,479 31	7,628 87	4,844 12	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	197,764 09	141,566 38	186,688 62	75,041 71	189,739 79
Exchanges for clearing house.....	15,646 88	26,090 68	16,002 88	20,935 15	24,721 90
U. S. and National bank currency..	36,811 00	24,864 00	36,804 00	32,897 00	38,960 00
Gold coin.....	16,950 00	18,105 00	17,972 50	17,530 00	16,935 00
Silver coin.....	8,956 00	15,105 00	10,630 00	11,173 00	10,349 00
Nickels and cents.....	1,261 13	1,570 35	1,712 00	1,456 72	1,181 90
Checks and cash items.....	2,829 10	8,876 21	13,260 34	10,467 82	4,124 94
Totals.....	\$1,457,023 31	\$1,463,950 87	\$1,633,916 74	\$1,481,777 23	\$1,634,637 11
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	40,096 10	8,588 19	16,155 80	19,237 20	19,690 68
Unearned discount.....				3,603 96	
Dividends unpaid.....					
Commercial deposits subject to check.....	168,362 42	227,321 68	254,094 43	206,711 05	344,563 98
Commercial certificates of deposit..					
Due to banks and bankers.....	312,399 15	195,119 66	113,196 36	82,034 59	118,503 39
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	633,229 56	658,853 10	759,624 19	712,772 32	740,253 10
Savings certificates of deposit.....	202,936 08	224,068 24	314,725 46	272,418 11	260,438 09
Notes and bills rediscounted.....			25,920 50		1,187 87
Bills payable.....				35,000 00	
Totals.....	\$1,457,023 31	\$1,463,950 87	\$1,633,916 74	\$1,481,777 23	\$1,634,637 11

***KALAMAZOO TRUST COMPANY, KALAMAZOO.**

Organized January 11, 1905.

C. J. MONROE, *President*; S. B. MONROE, A. B. CONNABLE, *Vice Presidents*; FRED G. DEWEY, *Secretary*; R. J. WILLIAMSON, *Treasurer*.

DIRECTORS.—G. L. Gilkey, Jas. H. Hatfield, Ralph Emery, Samuel Folz, Chas. J. Monroe, A. B. Connable, O. K. Buckhout, A. C. Wortley, A. M. Stearns, J. D. Burns, Jas. F. Gilmore, V. L. Palmer, L. S. Monroe, Otto Ihling, Lewis H. Kirby, S. B. Monroe, Chas. A. Peck, Dallas Boudeman, M. H. Lane, A. L. Blumenberg, C. A. Dewing, Benjamin Van Bochove, F. E. Rowe.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Collateral loans: Time.....	\$5,000 00	\$5,000 00			
Demand.....	63,133 00	74,923 00			
Loans on real estate mortgages:					
In office.....	22,213 90	19,413 10			
With State Treasurer.....	62,850 00	61,812 50			
Other loans.....	14,729 78	13,584 19			
Bonds: In office.....	2,600 00	15,000 00			
With State Treasurer....	13,500 00	19,000 00			
Stocks.....					
Real estate owned.....	17,500 00				
Other investments.....					
New building.....	26,250 00				
Advances to trusts.....	586 25	1,093 43			
Premiums paid.....					
Safety deposit vaults.....					
Furniture and fixtures.....					
Due from approved reserve agents.....	2,690 40	16,912 52			
Due from other banks and bankers.....					
Cash items.....					
Nickels and cents.....					
Silver coin.....					
Gold coin.....					
U. S. and National bank notes.....	3,000 00	3,000 00			
Totals.....	\$234,053 33	\$229,738 74			
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00			
Surplus fund.....	4,000 00	5,000 00			
Undivided profits (less expenses, interest and taxes paid).....	12,036 26	7,242 93			
Dividends unpaid.....					
Trust deposits.....	24,255 30	28,608 51			
Reserved for taxes.....	990 50	990 50			
Debentures.....					
First mortgage bonds.....		1,700 00			
Voucher checks.....	315 00	769 66			
Other liabilities.....	42,456 27	35,427 14			
Totals.....	\$234,053 33	\$229,738 74			

*Liquidated.

STATE BANKS OF MICHIGAN.

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No. 257.

THE KALKASKA COUNTY STATE AND SAVINGS BANK, KALKASKA.

Organized February 7, 1902.

AMBROSE E. PALMER, *President*; WM. C. FREEMAN, EDGAR B. BABCOCK, *Vice Presidents*;
HAROLD B. WHALLEY, *Cashier*.

DIRECTORS.—Ambrose E. Palmer, William C. Freeman, Edgar B. Babcock, George F. Bow, William Lewis, Harold B. Whalley, Isaac Simpson.

Resources.	Report of Nov 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$66,971 13	\$74,521 00	\$68,095 16	\$66,438 15	\$61,613 30
Bonds, mortgages and securities..	47,373 73	47,532 73	45,623 71	41,591 07	29,485 08
Premiums paid on bonds.....					
Overdrafts.....	722 62	932 46	1,052 79	507 46	624 03
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	3,098 83	3,098 83	3,098 83	3,098 83	3,098 83
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	98 14	313 41	1,461 63	472 08	1,091 50
United States bonds.....					
Due from banks in reserve cities..	10,716 95	11,333 55	5,663 10	3,334 92	7,803 70
Exchanges for clearing house.....					
U. S. and National bank currency..	7,849 00	4,235 00	2,878 00	4,197 00	5,070 00
Gold coin.....	6,285 00	6,665 00	6,815 00	6,900 00	7,150 00
Silver coin.....	3,569 10	3,486 30	2,558 45	2,318 40	1,144 45
Nickels and cents.....	552 53	150 03	211 06	163 86	211 02
Checks and cash items.....	53 62	1,230 50	1,143 00	1,040 45	702 38
Totals.....	\$159,290 65	\$165,529 41	\$150,630 73	\$142,062 22	\$129,994 29
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,006 31	1,869 42	2,704 47	2,629 09	2,404 70
Dividends unpaid.....					
Commercial deposits subject to check.....	37,739 31	55,069 12	43,170 06	39,069 82	33,639 06
Commercial certificates of deposit..	49,951 00	40,854 70	42,202 63	38,260 42	36,569 15
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	44,594 03	41,406 17	38,053 57	38,102 89	33,381 39
Savings certificates of deposit.....					
Notes and bills rediscounted.....		2,500 00	500 00		
Bills payable.....					
Totals.....	\$159,290 65	\$165,529 41	\$150,630 73	\$142,062 22	\$129,994 29

No. 425.

THE PEOPLE'S STATE AND SAVINGS BANK, KALKASKA.

Organized January 4, 1909.

ALBERT E. BOWERMAN, *President*; SOLOMON LOESER, *Vice President*; WILLIAM CHILDS, *Cashier*.

DIRECTORS.—Albert E. Bowerman, Solomon Loeser, Frank E. Joy, Edward M. Colson, Wm. K. Phinney, John Sieting, Geo. H. Sieting, Philip H. Gosling, Albert O. Peters, Clyde Cole, Claude Cole, William Childs, Clayton W. Sherwood, Albert A. McDermott.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....			\$43,684 13	\$44,839 29	\$49,355 17
Bonds, mortgages and securities.....			6,764 65	7,861 22	8,116 22
Premiums paid on bonds.....					
Overdrafts.....			782 47	608 14	878 94
Banking house.....			5,200 00	5,200 00	5,200 00
Furniture and fixtures.....			2,400 00	2,400 00	2,400 00
Other real estate.....			1,200 00	1,200 00	1,200 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....			1,154 74	205 89	1,014 44
United States bonds.....					
Due from banks in reserve cities.....			6,398 60	5,572 60	2,736 31
Exchanges for clearing house.....					
U. S. and National bank currency.....			6,515 00	4,090 00	2,479 00
Gold coin.....			1,165 00	1,270 00	700 00
Silver coin.....			297 20	571 05	225 00
Nickels and cents.....			14 42	42 19	16 35
Checks and cash items.....			634 89	1,184 64	778 77
Totals.....			\$76,211 10	\$75,045 02	\$75,100 20
Liabilities.					
Capital stock paid in.....			\$18,800 00	\$18,800 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....			149 71	377 73	372 51
Dividends unpaid.....					
Commercial deposits subject to check.....			34,941 43	30,364 04	14,751 19
Commercial certificates of deposit.....			15,406 87	15,114 04	19,824 45
Due to banks and bankers.....			359 75	1,515 08	460 41
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....			3,303 34	5,124 13	8,270 05
Savings certificates of deposit.....					
Notes and bills rediscounted.....			3,250 00	3,750 00	11,421 59
Bills payable.....					
Totals.....			\$76,211 10	\$75,045 02	\$75,100 20

No. 383.

THE UNION STATE BANK, LAINGSBURG.

Organized November 12, 1907.

A. ROHRBACHER, *President*; F. B. SMITH, *Vice President*; W. H. HUNT, *Cashier*.

DIRECTORS.—A. Rohrabacher, I. Rohrabacher, F. B. Smith, R. H. Scott, J. D. Houghton, W. H. Lacy, H. H. Pulver, W. H. Hunt, S. Piatt.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$48,280 72	\$42,758 04	\$51,333 71	\$43,696 78	\$45,961 73
Bonds, mortgages and securities..	37,139 52	37,741 35	38,120 35	38,220 35	35,677 35
Premiums paid on bonds.....					
Overdrafts.....	343 86	22 81	110 83	175 02	124 09
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,719 56	1,800 52	1,800 52	1,800 52	1,800 52
Other real estate.....	800 00	800 00	800 00	800 00	800 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,192 38		3,056 91		3,676 35
United States bonds.....					
Due from banks in reserve cities..	13,841 78	13,516 87	13,919 62	12,947 09	15,263 86
Exchanges for clearing house.....					
U. S. and National bank currency..	4,717 00	2,475 00	4,240 00	4,963 00	6,176 00
Gold coin.....	810 00	1,195 00	1,440 00	1,155 00	1,215 00
Silver coin.....	100 00	129 00	525 00	800 00	200 00
Nickels and cents.....	27 89	73 34	130 43	116 44	174 28
Checks and cash items.....	45 16	162 94	54 88	387 53	578 39
Totals.....	\$111,517 87	\$103,174 87	\$118,032 25	\$107,561 73	\$114,147 57
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	76 00	208 00	208 00	208 00	353 00
Undivided profits, less current ex- penses, interest and taxes paid..	726 55	898 29	1,344 41	1,787 18	1,172 00
Dividends unpaid.....					
Commercial deposits subject to check.....	30,232 54	26,698 63	31,925 40	25,178 16	30,540 52
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	57,482 78	55,369 95	64,554 44	60,388 39	62,082 05
Notes and bills rediscounted.....					
Bills payable.....	3,000 00				
Totals.....	\$111,517 87	\$103,174 87	\$118,032 25	\$107,561 73	\$114,147 57

STATE BANKING DEPARTMENT.

No. 417.

THE LAKE CITY STATE BANK, LAKE CITY.

Organized December 21, 1908.

R. M. BIELBY, *President*; SINNEMON ARDIS, *Vice President*; F. D. MCGREGOR, *Cashier*;
FRANK COFFEY, *Assistant Cashier*; F. W. MERRICK, *Auditor*.

DIRECTORS.—F. W. Merrick, R. M. Bielby, Sinnemon Ardis, Orville Dennis, F. D. McGregor.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....			\$45,502 69	\$46,979 57	\$46,558 84
Bonds, mortgages and securities...			2,764 01	4,792 96	4,793 50
Premiums paid on bonds.....					
Overdrafts.....			57 87	22 23	84 40
Banking house.....			1,855 00	1,855 00	1,875 00
Furniture and fixtures.....			956 36	956 36	1,180 04
Other real estate.....					
Due from other banks and bankers (not reserve cities).....			4,011 76	4,042 65	4,065 97
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..			13,015 39	14,294 69	12,918 97
Exchanges for clearing house.....					
U. S. and National bank currency..			1,270 00	1,349 00	1,932 00
Gold coin.....			215 00	305 00	285 00
Silver coin.....			601 85	560 85	474 10
Nickels and cents.....			49 91	40 38	33 93
Checks and cash items.....			4,808 87	2,813 28	489 71
Totals.....			\$75,108 71	\$78,011 97	\$74,451 46
Liabilities.					
Capital stock paid in.....			\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....			300 00	300 00	300 00
Undivided profits, less current ex- penses, interest and taxes paid..			1,008 76	1,444 48	1,582 02
Dividends unpaid.....					
Commercial deposits subject to check.....			17,180 61	18,444 09	15,210 15
Commercial certificates of deposit..			36,619 34	37,823 40	37,350 29
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....			\$75,108 71	\$78,011 97	\$74,451 46

No. 283.

FARMERS' AND MERCHANTS' BANK OF LAKE ODESSA.

Organized October 10, 1903.

J. J. ECKARDT, *President*; GEO. A. WEED, *Vice President*; SAMUEL VELTE, *Cashier*.

DIRECTORS.—J. J. Eckardt, Wilson Elliott, I. N. Raymond, John Wagner, Geo. A. Weed, Jacob F. Velte, Perry Allarding, E. W. Durkee, W. S. Augst.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$99,811 32	\$96,157 45	\$103,454 99	\$104,112 55	\$106,675 93
Bonds, mortgages and securities..	42,829 70	44,844 70	52,794 70	55,414 50	58,749 50
Premiums paid on bonds.....					
Overdrafts.....	74 21	440 93	254 23	191 97	19 08
Banking house.....	4,700 00	4,700 00	4,700 00	4,700 00	4,700 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		561 00	605 00	1,564 31	5,338 00
United States bonds.....					
Due from banks in reserve cities..	7,463 38	22,532 49	22,213 11	23,263 55	5,594 94
Exchanges for clearing house.....					
U. S. and National bank currency..	9,421 00	3,194 00	4,995 00	4,189 00	7,990 00
Gold coin.....	5,005 00	5,180 00	5,180 00	5,180 00	5,230 00
Silver coin.....	1,462 95	2,025 35	1,245 70	1,787 15	1,770 90
Nickels and cents.....	110 73	97 34	78 47	122 01	114 41
Checks and cash items.....	162 58	308 87	4,538 00	478 97	1,730 29
Totals.....	\$173,540 87	\$182,522 13	\$202,559 20	\$203,504 01	\$200,413 05
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,000 00	4,000 00	4,000 00	4,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,496 71	1,214 25	2,027 77	2,830 55	1,666 16
Dividends unpaid.....	6 50	101 00	3 00	3 00	24 50
Commercial deposits subject to check.....	16,355 61	19,449 75	16,911 22	19,597 08	22,043 77
Commercial certificates of deposit..	1,969 90	6,969 90	5,969 90	4,769 90	6,617 40
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	43,508 76	46,307 80	45,376 59	50,524 11	53,769 49
Savings certificates of deposit.....	81,203 39	79,479 43	98,270 72	91,779 37	81,291 73
State monies on deposit.....			5,000 00	5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$173,540 87	\$182,522 13	\$202,559 20	\$203,504 01	\$200,413 05

No. 41.

LAKE ODESSA STATE SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

GEO. LIVERTON, *President*; PERRY F. HINES, *Vice President*; W. J. PERCIVAL, *Cashier*;
 SHERMAN I. STRONG, *Assistant Cashier*.

DIRECTORS.—Geo. Liverton, Perry F. Hines, Louis Krieger, R. A. Colwell, John Klahn, Wm. McCartney.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$89,671 96	\$72,690 52	\$62,014 55	\$58,470 54	\$64,289 45
Bonds, mortgages and securities..	48,415 33	49,271 00	56,277 25	58,445 25	55,146 25
Premiums paid on bonds.....					
Overdrafts.....	2,407 58	296 27	755 62	913 52	1,635 99
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,905 50	1,905 50	1,905 50	1,935 50	2,049 87
Other real estate.....					3,450 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	20,561 34	13,318 34	25,986 51	23,799 74	18,165 44
Exchanges for clearing house.....					
U. S. and National bank currency..	4,083 00	6,799 00	4,361 00	5,411 00	7,373 00
Gold coin.....	4,330 00	4,640 00	5,050 00	5,090 00	5,565 00
Silver coin.....	1,872 05	1,690 10	621 75	861 60	1,205 55
Nickels and cents.....	148 97	147 68	92 82	81 05	81 18
Checks and cash items.....	1,206 26	744 40	1,116 66	1,568 64	1,751 02
Totals.....	\$156,601 99	\$153,502 81	\$160,181 66	\$158,546 84	\$162,692 75
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,548 82	2,526 74	3,951 84	4,217 32	3,071 77
Dividends unpaid.....	48 00	27 00			
Commercial deposits subject to check.....	20,709 60	17,554 03	22,331 01	20,943 52	19,894 58
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	16,318 51	15,135 67	15,755 43	15,837 30	15,562 96
Savings certificates of deposit.....	85,977 06	88,259 37	88,143 38	87,548 70	94,163 44
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$156,601 99	\$153,502 81	\$160,181 66	\$158,546 84	\$162,692 75

No. 300.

THE FARMERS' AND MERCHANTS' STATE BANK, LAKEVIEW.

Organized October 27, 1904.

JOHN H. JENSEN, *President*; GEO. E. HUMISTON, *Vice President*; L. P. SORENSON, *Cashier*.

DIRECTORS.—John H. Jensen, Geo. E. Humiston, August Keppe, Lars P. Sorenson, J. J. Bale, S. F. Kennedy, Frank Moore, Chester Stebbins.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$69,629 25	\$64,831 66	\$61,268 94	\$63,277 55	\$69,911 11
Bonds, mortgages and securities...	42,804 52	42,935 52	42,245 27	42,280 27	45,890 88
Premiums paid on bonds.....					
Overdrafts.....	783 94	941 00	594 03	124 44	1,043 64
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	1,375 00	1,375 00	1,375 00	1,375 00	1,375 00
Other real estate.....	9,500 00	9,500 00	9,500 00	9,500 00	9,500 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	13,575 42	16,936 92	28,850 16	32,932 35	16,814 11
Exchanges for clearing house.....					
U. S. and National bank currency..	6,813 00	3,887 00	5,123 00	4,096 00	3,473 00
Gold coin.....	2,840 00	3,090 00	3,110 00	3,260 00	3,405 00
Silver coin.....	860 30	1,206 00	347 50	375 00	955 00
Nickels and cents.....	137 50	212 80	68 29	103 02	86 03
Checks and cash items.....	781 83	1,286 72	496 10	369 98	109 90
Totals.....	\$153,600 76	\$150,702 42	\$157,468 29	\$162,163 61	\$157,063 67
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,482 00	1,860 25	1,860 25	1,860 25	1,860 25
Undivided profits, less current ex- penses, interest and taxes paid..	6,869 74	3,976 27	4,457 63	5,127 15	5,231 25
Dividends unpaid.....		105 00	30 00		
Commercial deposits subject to check.....	21,792 18	24,582 81	25,389 34	26,033 69	21,097 50
Commercial certificates of deposit..	20,741 80	15,211 36	24,505 84	28,578 17	40,262 12
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	15,106 38	14,114 11	16,539 21	16,835 60	17,365 52
Savings certificates of deposit.....	62,608 66	60,852 62	59,686 02	58,728 75	46,247 03
Notes and bills rediscounted.....		5,000 00			
Bills payable.....					
Totals.....	\$153,600 76	\$150,702 42	\$157,468 29	\$162,163 61	\$157,063 67

STATE BANKING DEPARTMENT.

No. 133.

THE LANSING STATE SAVINGS BANK, LANSING.

Organized February 25, 1892.

HORATIO H. LARNED, *President*; FREDERICK THOMAN, *Vice President*; J. EDWARD ROE, *Cashier*.

DIRECTORS.—Horatio H. Larned, J. Henry Moores, Frederick Thoman, Charles F. Hammond, Robert M. Montgomery, Louis Beck, Harry A. Haze, Louis L. Sattler, Gottlieb H. Ziegler, J. Edward Roe.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$602,818 33	\$613,994 47	\$618,178 13	\$598,650 30	\$592,069 14
Bonds, mortgages and securities..	277,075 24	248,619 12	298,172 98	341,060 42	363,961 18
Premiums paid on bonds.....	1,171 77	1,171 77	1,193 47	2,780 13	2,780 13
Overdrafts.....	1,045 69	1,802 50	390 50	945 93	1,329 27
Banking house.....	44,500 00	44,500 00	44,500 00	44,500 00	44,500 00
Furniture and fixtures.....	7,689 14	7,000 00	7,150 00	7,000 00	7,000 00
Other real estate.....	11,899 92	11,899 92	18,299 92	16,099 92	15,099 92
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,806 15	907 42	435 39	506 79	61 38
United States bonds.....					
Due from banks in reserve cities..	55,069 62	92,589 72	165,910 33	160,104 99	189,356 09
Exchanges for clearing house.....	12,679 86	7,812 50	12,291 96	11,860 57	10,484 20
U. S. and National bank currency..	49,206 00	47,962 00	46,154 00	60,383 00	49,871 00
Gold coin.....	24,410 00	24,460 00	24,030 00	24,895 00	24,100 00
Silver coin.....	4,596 00	4,700 00	4,150 00	4,800 00	4,100 00
Nickels and cents.....	510 44	477 15	636 42	550 00	533 60
Checks and cash items.....	6,737 90	8,149 84	6,282 03	6,068 87	8,061 71
Totals.....	\$1,101,016 06	\$1,116,046 41	\$1,247,775 13	\$1,280,225 92	\$1,313,027 62
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	40,000 00	42,000 00	42,000 00	42,000 00	45,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	11,487 27	7,414 60	11,380 51	14,193 60	10,457 78
Dividends unpaid.....		115 94			138 00
Commercial deposits subject to check.....	390,263 56	353,713 72	450,288 09	439,131 89	442,477 56
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....	9,464 39	8,902 24	19,907 82	9,633 33	31,908 85
Cashier's checks outstanding.....					
Savings deposits.....	255,789 59	273,028 76	278,812 32	290,212 74	293,691 52
Savings certificates of deposit.....	244,031 25	272,352 50	295,386 39	320,320 61	323,712 07
State deposit.....		8,518 65		14,733 75	15,641 84
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,101,016 06	\$1,116,046 41	\$1,280,775 13	\$1,280,225 92	\$1,313,027 62

STATE BANKS OF MICHIGAN.

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No. 271.

LAPEER SAVINGS BANK OF LAPEER.

Organized September 19, 1902.

B. F. LODER, *President*; EDGAR S. HOUGH, *Vice President*; GEORGE R. BUCK, *Cashier*;
R. L. BALDWIN, *Assistant Cashier*.

DIRECTORS.—B. F. Loder, L. S. Higley, E. S. Hough, John McLennan, Matthias Caley, G. R. Buck.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$105,373 66	\$109,747 15	\$115,129 14	\$126,588 30	\$121,166 88
Bonds, mortgages and securities..	108,953 50	109,814 50	131,213 02	136,368 02	138,468 02
Premiums paid on bonds.....					
Overdrafts.....	216 00	716 99	379 52	1,353 71	1,427 53
Banking house.....					
Furniture and fixtures.....	2,400 00	2,200 00	2,200 00	2,200 00	2,100 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	29,708 82	33,873 92	26,094 10	20,605 71	23,613 93
Exchanges for clearing house.....					
U. S. and National bank currency..	3,668 00	6,838 00	7,793 00	2,802 00	4,295 00
Gold coin.....	7,880 00	7,840 00	8,197 50	8,402 50	8,290 00
Silver coin.....	282 95	659 65	743 60	1,385 25	1,782 35
Nickels and cents.....	58 74	133 59	150 71	127 71	229 87
Checks and cash items.....	110 00	654 58	80 00	266 84	251 59
Totals.....	\$258,651 67	\$272,478 38	\$291,980 59	\$300,100 04	\$301,625 17
* Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,750 00	3,000 00	3,000 00	3,000 00	3,250 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,845 90	1,170 81	1,835 29	1,534 22	620 26
Dividends unpaid.....					
Commercial deposits subject to check.....	24,274 02	22,932 40	27,772 90	27,095 95	27,347 78
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	44,686 72	46,341 40	51,827 98	51,941 68	52,611 61
Savings certificates of deposit.....	159,095 03	174,033 77	182,544 42	191,528 19	192,795 52
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$258,651 67	\$272,478 38	\$291,980 59	\$300,100 04	\$301,625 17

No. 117.

THE STATE SAVINGS BANK OF LAPEER, LAPEER.

Organized May 9, 1891.

CHESTER G. WHITE, *President*; EDMUND BROWNELL, *Vice President*; J. R. JOHNSON, *Cashier*;
KIRK WHITE, *Assistant Cashier*.

DIRECTORS.—Chester G. White, Geo. W. Rood, Edmund Brownell, Kirk White, Ripley White, Wm. B. Williams, Chas. H. Rood.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$67,346 83	\$69,996 83	\$76,829 73	\$86,129 73	\$74,129 73
Bonds, mortgages and securities...	356,452 60	358,309 99	355,644 68	346,519 68	345,791 68
Premiums paid on bonds.....					
Overdrafts.....	46 04				
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	8,966 90			5,611 43	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	41,158 25	41,775 59	41,775 59	42,402 21	42,402 21
Exchanges for clearing house.....					
U. S. and National bank currency.....					
Gold coin.....	19,000 00	19,000 00	20,000 00	20,000 00	19,700 00
Silver coin.....					
Nickels and cents.....					
Checks and cash items.....					
Totals.....	\$492,970 62	\$489,082 41	\$494,250 00	\$500,663 05	\$482,023 62
Liabilities.					
Capital stock paid in.....	\$45,000 00	\$45,000 00	\$45,000 00	\$45,000 00	\$45,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	32,705 01	27,874 38	35,014 66	32,164 19	27,206 47
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit.....					
Due to banks and bankers.....		9,964 45	645 42		1,632 57
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	395,265 61	386,243 58	393,589 92	403,498 86	388,184 58
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$492,970 62	\$489,082 41	\$494,250 00	\$500,663 05	\$482,023 62

No. 201.

STATE SAVINGS BANK OF LAURIUM, LAURIUM.

Organized November 6, 1897.

JOHNSON VIVIAN, *President*; WILLIAM H. THIELMAN, *Vice President*; JAMES T. FISHER, *Cashier*;
EDWARD P. BAST, *Assistant Cashier*.

DIRECTORS.—Johnson Vivian, James MacNaughton, William H. Thielman, Frank S. Carlton, J. P. Peterman, James A. Torreano, James T. Fisher.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$603,256 27	\$581,263 71	\$559,544 94	\$619,456 47	\$611,042 34
Bonds, mortgages and securities..	163,374 34	171,914 83	180,819 83	180,675 21	181,114 33
Premiums paid on bonds.....					
Overdrafts.....	1,990 32	232 71	2,913 75	218 66	1,214 09
Banking house.....	37,500 00	37,500 00	37,500 00	37,500 00	37,500 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	15,446 89	31,567 88	30,175 84	11,323 78	11,615 90
Items in transit.....	8,830 73	9,241 05	6,765 46	9,201 75	3,397 15
United States bonds.....					
Due from banks in reserve cities..	78,077 49	99,066 91	79,609 89	99,020 56	122,461 75
Exchanges for clearing house.....	4,608 00	8,040 08	14,622 53		5,049 82
U. S. and National bank currency..	35,958 00	60,146 00	70,287 00	41,559 00	21,932 00
Gold coin.....	6,017 50	4,815 00	1,785 00	2,072 50	3,262 50
Silver coin.....	5,770 00	5,940 00	6,205 00	1,854 00	5,031 00
Nickels and cents.....	650 44	767 16	496 43	581 96	259 94
Checks and cash items.....	1,141 69	4,866 69	5,699 17	4,680 49	1,501 30
Totals.....	\$962,621 67	\$1,015,412 02	\$996,424 84	\$1,008,144 38	\$1,005,382 12
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	26,226 57	28,428 66	29,610 46	29,296 27	36,672 09
Dividends unpaid.....					
Commercial deposits subject to check.....	294,669 91	354,510 68	307,466 51	293,020 17	309,006 39
Commercial certificates of deposit..	2,881 22	5,140 94	9,972 96	7,876 51	2,223 85
Due to banks and bankers.....	1,348 62	783 09	745 88	25,784 83	213 83
Certified checks.....		500 00		500 00	
Cashier's checks outstanding.....					
Savings deposits.....	413,139 43	382,959 38	399,890 85	386,782 95	386,918 72
Savings certificates of deposit.....	49,355 92	68,089 27	68,738 18	87,383 65	92,847 25
State monies on deposit.....			5,000 00	2,500 00	2,500 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$962,621 67	\$1,015,412 02	\$996,424 84	\$1,008,144 38	\$1,005,382 12

STATE BANKING DEPARTMENT.

No. 8.

THE PEOPLE'S BANK OF LESLIE.

Organized December 24, 1886.

Corporate existence extended December 24, 1906.

ARTHUR J. TUTTLE, *President*; M. L. CAMPBELL, *Vice President*; A. L. DOWLING, *Cashier*.

DIRECTORS.—M. I. Covert, O. V. Tuttle, Arthur J. Tuttle, F. E. Haynes, M. L. Campbell, Fanny R. Haynes, A. L. Dowling.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$130,841 02	\$130,517 68	\$126,606 58	\$129,135 36	\$134,586 65
Bonds, mortgages and securities..	39,949 80	41,135 80	47,385 80	48,235 80	49,185 80
Premiums paid on bonds.....					
Overdrafts.....	447 70	1,610 07	980 56	866 34	559 11
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....					
Other real estate.....	2,356 62	2,356 62			
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,947 74	957 61	181 04	1,095 60	1,709 33
United States bonds.....					
Due from banks in reserve cities..	9,951 04	21,934 77	21,067 63	31,358 37	31,820 87
Exchanges for clearing house.....					
U. S. and National bank currency..	7,735 00	3,611 00	4,395 00	5,985 00	2,198 00
Gold coin.....	5,947 50	7,142 50	8,217 50	8,952 50	8,942 50
Silver coin.....	872 50	675 50	714 20	1,091 10	843 00
Nickels and cents.....	120 13	120 19	150 01	120 13	75 08
Checks and cash items.....	1,185 59	206 41	543 09	161 61	709 36
Totals.....	\$204,854 64	\$212,768 15	\$212,741 41	\$230,101 81	\$233,129 70
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,346 20	1,672 82	3,718 48	4,389 35	2,932 72
Dividends unpaid.....					
Commercial deposits subject to check.....	52,109 97	59,612 00	57,407 70	61,121 08	58,396 82
Commercial certificates of deposit..	93,398 47	96,483 33	91,615 23	104,611 38	111,800 16
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
State monies on deposit.....			10,000 00	10,000 00	10,000 00
Notes and bills rediscounted.....					
Bills payable.....	5,000 00	5,000 00			
Totals.....	\$204,854 64	\$212,768 15	\$212,741 41	\$230,101 81	\$233,129 70

STATE BANKS OF MICHIGAN.

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No. 184.

LEXINGTON STATE BANK, LEXINGTON.

Organized January 29, 1896.

JOHN BELL, *President*; ALEX. CRUICKSHANK, *Vice President*; THEODORE WIXSON, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, John Bell, John P. Niggeman, Alex. Cruickshank, Frank Mathews, James Colback.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$75,048 41	\$66,306 95	\$68,982 61	\$69,982 80	\$67,885 12
Bonds, mortgages and securities...	7,683 00	6,183 00	8,637 75	9,059 00	11,153 79
Premiums paid on bonds.....					
Overdrafts.....	311 92	59 38	14 14		177 31
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,100 00	2,200 00
Other real estate.....	4,435 00	4,435 00	4,435 00	4,435 00	1,900 00
Due from other banks and bankers (not reserve cities).....	507 15	76 13	1,471 30		258 01
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	22,185 18	25,779 71	19,398 50	16,432 16	28,427 81
Exchanges for clearing house.....					
U. S. and National bank currency..	5,259 00	3,964 00	4,439 00	4,342 00	6,832 00
Gold coin.....	2,295 00	2,550 00	2,660 00	1,200 00	1,230 00
Silver coin.....	934 30	1,287 95	1,236 65	1,589 80	412 25
Nickejs and cents.....	63 54	117 14	85 80	111 35	94 15
Checks and cash items.....	229 90	189 32	129 05	26 32	101 86
Totals.....	\$123,452 40	\$115,448 58	\$115,989 80	\$111,778 43	\$123,172 30
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,800 00	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,504 61	1,118 44	1,693 55	1,852 73	2,086 82
Dividends unpaid.....					
Commercial deposits subject to check.....	24,563 90	16,810 45	19,157 27	16,897 06	25,581 49
Commercial certificates of deposit..	74,583 89	75,519 69	73,138 98	70,035 15	73,503 99
Due to banks and bankers.....				993 49	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$123,452 40	\$115,448 58	\$115,989 80	\$111,778 43	\$123,172 30

STATE BANKING DEPARTMENT.

No. 408.

LITCHFIELD STATE SAVINGS BANK, LITCHFIELD.

Organized August 3, 1908.

CHAS. G. SHERK, *President*; GEO. P. BENEDICT, *Vice President*; HARRY S. SACKETT, *Cashier*.

DIRECTORS.—Chas. G. Sherk, Edward Bailly, Geo. P. Benedict, L. C. Feighner, J. H. Randall, W. R. Freeman, F. S. Sackett.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$12,527 72	\$15,200 03	\$19,915 88	\$19,071 51	\$19,331 47
Bonds, mortgages and securities.....		2,900 00	12,200 00	10,200 00	12,400 00
Premiums paid on bonds.....			317 00	312 39	312 39
Overdrafts.....	51 02	448 63		31 77	8 05
Expenses, interest and taxes paid.....	107 94	315 46	89 82		
Banking house.....	3,785 00	3,785 00	3,785 00	3,785 00	3,785 00
Furniture and fixtures.....	1,177 39	1,286 53	1,506 92	1,506 92	1,506 92
Books and supplies.....	182 15				
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,586 03	707 97			
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....	7,862 21	11,316 35	10,372 92	10,052 48	5,648 27
Exchanges for clearing house.....					
U. S. and National bank currency.....	2,429 00	3,015 00	2,929 00	3,354 00	2,949 00
Gold coin.....	95 00	250 00	335 00	445 00	530 00
Silver coin.....	461 80	516 55	363 85	357 95	69 55
Nickels and cents.....	39 00	37 83	44 00	85 49	52 68
Checks and cash items.....	1,071 93		52 58	11 06	153 07
Totals.....	\$31,376 19	\$39,779 35	\$51,912 06	\$49,213 59	\$46,766 40
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....				136 22	262 42
Dividends unpaid.....					
Commercial deposits subject to check.....	4,330 57	10,829 46	9,599 37	9,241 32	6,425 41
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....		52 47	47 50		
Cashier's checks outstanding.....					
Savings deposits.....	788 42	1,058 95	3,369 96	2,388 46	2,630 23
Savings certificates of deposit.....	6,257 20	7,838 47	18,895 23	17,447 59	17,448 29
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$31,376 19	\$39,779 35	\$51,912 06	\$49,213 59	\$46,766 40

No. 360.

THE CITY STATE BANK OF LOWELL.

Organized January 29, 1907.

A. W. WEEKES, *President*; H. A. PECKHAM, *Vice President*; T. A. MURPHY, *Cashier*.

DIRECTORS.—J. S. Bergin, F. W. Hinyan, T. A. Murphy, R. J. Flanagan, H. A. Peckham, R. Van Dyke, W. A. Watts, A. W. Weekes, Wm. T. Condon, D. G. Look.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$73,505 03	\$72,611 46	\$82,581 38	\$78,087 58	\$82,444 72
Bonds, mortgages and securities...	57,072 82	55,656 45	52,085 40	54,870 96	54,820 95
Premiums paid on bonds.....					
Overdrafts.....			506 74	175 67	206 57
Banking house.....					
Furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	3,823 55			14 00	81 00
United States bonds.....					
Due from banks in reserve cities..	15,074 51	20,917 47	15,055 16	29,252 40	27,525 51
Exchanges for clearing house.....	33 23	20 83	153 66	171 20	457 81
U. S. and National bank currency..	6,628 00	5,248 00	7,326 00	6,043 00	6,969 00
Gold coin.....	3,135 00	2,482 50	3,062 50	3,508 00	3,938 00
Silver coin.....	863 20	893 90	475 05	1,028 70	797 35
Nickels and cents.....	117 78	86 11	44 13	55 93	89 97
Checks and cash items.....	533 99	172 02	307 60	327 01	102 66
Totals.....	\$164,287 11	\$161,588 74	\$165,097 62	\$177,034 44	\$180,933 54
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....		500 00	500 00	500 00	750 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,702 91	243 48	1,187 39	761 89	645 35
Dividends unpaid.....					
Commercial deposits subject to check.....	54,114 36	48,033 93	41,075 06	55,726 46	51,166 47
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	51,030 68	56,106 46	56,459 85	57,574 51	65,121 34
Savings certificates of deposit.....	32,439 16	31,704 87	40,875 32	37,471 58	38,250 38
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$164,287 11	\$161,588 74	\$165,097 62	\$177,034 44	\$180,933 54

STATE BANKING DEPARTMENT.

No. 111.

THE LOWELL STATE BANK, LOWELL.

Organized January 22, 1891.

CHARLES McCARTY, *President*; E. L. BENNETT, *Vice President*; D. G. MANGE, *Cashier*;
JESSE K. FISHER, *Assistant Cashier*.

DIRECTORS.—Charles McCarty, E. L. Bennett, Dudley E. Waters, C. A. Lee, Tom F. Doyle,
D. G. Mange.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$102,607 24	\$121,141 54	\$137,028 41	\$121,938 69	\$119,184 82
Bonds, mortgages and securities..	119,280 88	123,880 13	135,875 13	139,315 13	138,120 13
Premiums paid on bonds.....					
Overdrafts.....	436 97	425 47	202 68	400 80	1,694 79
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					770 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	858 00	1,501 33	1,531 75	697 12	3,068 17
United States bonds.....					4,000 00
Due from banks in reserve cities..	47,278 96	33,834 96	33,196 12	32,762 47	31,487 16
Exchanges for clearing house.....					
U. S. and National bank currency..	7,853 00	10,122 00	6,278 00	16,539 00	8,181 00
Gold coin.....	6,350 00	5,842 50	6,297 50	4,512 50	4,842 50
Silver coin.....	1,309 20	864 80	994 00	1,516 85	2,037 65
Nickels and cents.....	142 83	265 50	245 41	234 29	235 27
Checks and cash items.....	235 76	80 20	401 95	56 55	262 09
Totals.....	\$292,852 84	\$304,458 43	\$328,550 95	\$324,473 40	\$320,383 58
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,825 24	1,775 14	4,435 82	3,527 44	2,770 96
Dividends unpaid.....		235 00			
Commercial deposits subject to check.....	39,375 78	43,415 30	48,693 75	38,998 68	46,581 05
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....			822 50		
Cashier's checks outstanding.....					
Savings deposits.....	139,865 08	146,157 03	148,110 26	152,499 46	143,812 82
Savings certificates of deposit.....	80,796 74	82,875 96	91,488 62	96,947 82	94,718 75
State monies on deposit.....			5,000 00	2,500 00	2,500 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$292,852 84	\$304,458 43	\$328,550 95	\$324,473 40	\$320,383 58

No. 239.

LUDINGTON STATE BANK, LUDINGTON.

Organized May 22, 1901.

CHAS. G. WING, *President*; WARREN A. CARTIER, *Vice President*; CLYDE HAGERMAN, *Cashier*.

DIRECTORS.—Chas. G. Wing, Warren A. Cartier, Wm. Rath, Roswell P. Bishop, Michael B. Danaher, Antoine E. Cartier.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$207,086 36	\$199,136 13	\$202,931 17	\$205,328 07	\$206,684 99
Bonds, mortgages and securities..	290,456 55	293,960 71	293,630 58	282,051 23	273,191 54
Premiums paid on bonds.....					
Overdrafts.....	2,971 03	577 08	316 69	605 85	583 19
Banking house.....	10,689 83	10,689 83	10,773 17	10,780 17	10,762 17
Furniture and fixtures.....	5,050 04	5,050 04	5,050 04	5,050 04	5,050 04
Other real estate.....					
Due from other banks and bankers (not reserve cities).....			182 36	120 61	219 38
Items in transit.....	2,233 04				
United States bonds.....					
Due from banks in reserve cities..	43,467 87	45,364 94	18,797 56	39,981 56	54,259 93
Exchanges for clearing house.....					
U. S. and National bank currency..	17,133 00	8,638 00	12,175 00	22,219 00	10,526 00
Gold coin.....	8,530 86	6,786 43	4,350 00	3,392 50	8,335 00
Gold bars, U. S. assay.....			5,002 05	947 63	6,904 55
Silver coin.....	5,346 10	4,897 10	2,213 60	2,192 45	2,981 60
Nickels and cents.....	325 84	409 65	335 76	286 82	358 46
Checks and cash items.....	609 02	1,673 06	1,310 00	3,607 30	827 73
Totals.....	\$593,899 54	\$577,182 97	\$557,067 98	\$576,463 23	\$580,684 58
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,813 20	2,291 87	6,523 91	9,943 67	3,555 22
Dividends unpaid.....					
Commercial deposits subject to check.....	136,125 14	131,686 78	118,351 06	127,390 68	127,731 65
Commercial certificates of deposit..					
Due to banks and bankers.....	3,821 04	3,571 57	5,332 33	2,656 63	2,764 72
Certified checks.....		100 00		106 40	100 00
Cashier's checks outstanding.....					
Savings deposits.....	229,472 06	231,806 63	225,190 40	234,505 65	232,867 19
Savings certificates of deposit.....	124,668 10	117,726 12	111,670 28	116,860 22	128,665 80
Notes and bills rediscounted.....					
Bills payable.....	15,000 00	15,000 00	15,000 00	10,000 00	10,000 00
Totals.....	\$593,899 54	\$577,182 97	\$557,067 98	\$576,463 23	\$580,684 58

No. 130.

THE ANTRIM COUNTY STATE SAVINGS BANK, MANCELONA.

Organized January 20, 1892.

H. G. WHITE, *President*; I. N. RODENBAUGH, *Vice President*; E. L. J. MILLIS, *Cashier*;
R. I. MACDONALD, *Assistant Cashier*; N. C. WETER, *Auditor*.

DIRECTORS.—H. G. White, I. N. Rodenbaugh, N. C. Weter, Frank Harding, J. W. McCauley,
E. C. Burnett, N. M. Langdon.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$155,137 79	\$162,125 42	\$184,466 85	\$181,261 89	\$151,801 55
Bonds, mortgages and securities..	72,699 38	76,668 38	83,342 38	85,417 70	85,696 20
Premiums paid on bonds.....					
Overdrafts.....	120 98	187 76	379 33	225 12	709 14
Banking house.....	3,444 27	3,444 27	3,444 27	3,444 27	3,444 27
Furniture and fixtures.....					
Other real estate.....	2,416 21	2,416 21	2,416 21	2,416 21	3,000 08
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	177 87	175 00	263 31	76 01	239 33
United States bonds.....					
Due from banks in reserve cities..	47,043 04	68,048 09	23,315 70	55,140 98	33,163 56
Exchanges for clearing house.....					
U. S. and National bank currency..	10,738 00	7,722 00	14,265 00	8,626 00	8,263 00
Gold coin.....	5,575 00	6,010 00	3,375 00	4,535 00	5,740 00
Silver coin.....	1,482 25	2,011 80	2,150 35	2,135 35	2,900 15
Nickels and cents.....	179 90	171 10	131 30	107 07	210 05
Checks and cash items.....	353 30	103 05	14 50	216 53	42 40
Totals.....	\$299,367 99	\$329,083 08	\$317,564 20	\$343,602 13	\$295,209 73
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	17,836 88	15,090 08	17,652 50	19,409 27	16,534 68
Dividends unpaid.....		148 00			
Commercial deposits subject to check.....	46,993 89	75,941 19	63,551 63	92,768 11	54,439 22
Commercial certificates of deposit..	101,429 27	97,670 07	94,440 39	88,892 22	84,034 90
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	108,107 95	115,233 74	116,919 68	117,532 53	115,200 93
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$299,367 99	\$329,083 08	\$317,564 20	\$343,602 13	\$295,209 73

STATE BANKS OF MICHIGAN.

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No. 242.

PEOPLE'S BANK, MANCHESTER.

Organized August 31, 1901.

FREDERICK STEINKOHL, *President*; E. M. CONKLIN, *Vice President*; C. W. CASE, *Cashier*;
F. A. LEHMAN, *Assistant Cashier*.

DIRECTORS.—Fred Kensler, B. G. Lovejoy, Frederick Steinkohl, E. M. Conklin, J. A. Lowery,
J. D. Torrey, F. W. Smith, C. W. Case, J. H. Kingsley.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$107,077 93	\$104,902 25	\$110,148 85	\$115,448 08	\$98,388 35
Bonds, mortgages and securities...	110,032 50	111,990 00	130,630 00	143,753 72	143,943 72
Premiums paid on bonds.....					
Overdrafts.....	3,765 47	926 35	331 13	762 92	408 98
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	100 00				
United States bonds.....					
Due from banks in reserve cities..	26,614 81	37,640 17	40,662 22	32,927 70	25,964 78
Exchanges for clearing house.....	761 01	180 78	129 17	260 18	864 47
U. S. and National bank currency..	3,296 00	5,253 00	5,981 00	5,431 00	4,635 00
Gold coin.....	10,485 00	10,310 00	10,277 50	10,247 50	10,255 00
Silver coin.....	855 00	1,390 00	1,225 00	1,335 00	1,045 00
Nickels and cents.....	61 95	50 80	37 64	56 55	126 80
Checks and cash items.....	107 81	50 25	185 25	61 33	125 00
Totals.....	\$269,747 48	\$279,293 60	\$306,207 76	\$316,883 98	\$292,357 19
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,470 52	2,238 35	3,307 33	2,969 10	2,224 29
Dividends unpaid.....					
Commercial deposits subject to check.....	59,355 91	70,913 97	78,507 14	73,490 53	62,544 19
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	38,472 05	40,234 90	48,973 38	55,928 30	58,057 24
Savings certificates of deposit.....	135,449 00	132,906 38	142,419 91	151,496 05	136,531 47
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$269,747 48	\$279,293 60	\$306,207 76	\$316,883 98	\$292,357 19

STATE BANKING DEPARTMENT.

No. 172.

UNION SAVINGS BANK OF MANCHESTER.

Organized June 28, 1894.

JOHN M. HORNING, *President*; ARNOLD H. KUHLE, *Vice President*; ED. E. ROOT, *Cashier*;
BENNETT ROOT, *Assistant Cashier*.

DIRECTORS.—John M. Horning, Geo. Heimendinger, Arnold H. Kuhl, C. F. Kapp, John Wuerthner,
John Schlicht, A. J. Waters, A. D. English.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$89,502 75	\$93,410 45	\$100,900 36	\$91,729 18	\$98,569 31
Bonds, mortgages and securities..	324,829 80	309,624 15	346,097 43	366,344 42	357,447 76
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....	11,000 00	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,417 36		830 18		800 00
United States bonds.....					
Due from banks in reserve cities..	46,381 17	57,204 45	62,772 53	70,677 61	60,302 86
Exchanges for clearing house.....	512 56	310 58	5,082 06	1,372 10	528 58
U. S. and National bank currency..	13,022 00	12,790 00	16,338 00	14,568 00	12,951 00
Gold coin.....	10,345 00	10,320 00	10,620 00	10,340 00	10,345 00
Silver coin.....	776 85	1,103 00	1,969 00	1,398 70	2,059 75
Nickels and cents.....	42 79	59 65	62 26	54 71	24 74
Checks and cash items.....					
Totals.....	\$499,530 28	\$497,522 28	\$557,431 82	\$569,204 72	\$555,729 00
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	16,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	10,128 75	2,488 74	7,689 97	4,022 25	7,786 48
Dividends unpaid.....					
Commercial deposits subject to check.....	20,340 07	22,575 29	29,499 08	25,030 56	26,655 65
Commercial certificates of deposit..	3,340 00	3,420 00	4,370 00	5,267 00	4,720 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	303,788 74	307,134 79	332,422 65	351,512 80	340,208 41
Savings certificates of deposit.....	120,932 72	116,903 46	138,450 12	138,372 11	131,358 46
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$499,530 28	\$497,522 28	\$557,431 82	\$569,204 72	\$555,729 00

STATE BANKS OF MICHIGAN.

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No. 116.

THE MANISTEE COUNTY SAVINGS BANK, MANISTEE.

Organized May 4, 1891.

E. G. FILER, *President*; JOSEPH KIRSTER, *Vice President*; W. J. GREGORY, *Cashier*.

DIRECTORS.—E. G. Filer, Thomas Kenny, Joseph Kirster, Jno. H. Grant, John Smith.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$604,657 04	\$659,912 36	\$575,792 63	\$551,257 05	\$555,035 75
Bonds, mortgages and securities..	468,124 59	502,364 39	511,422 15	509,011 98	499,165 98
Premiums paid on bonds.....					
Overdrafts.....	8,219 55	1,204 43	1,314 56	1,278 91	879 33
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	8,773 29	12,301 21	12,872 36	2,531 27	10,421 62
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	286,358 83	452,007 26	218,463 94	284,589 16	203,439 12
Exchanges for clearing house.....					
U. S. and National bank currency..	16,143 00	27,548 00	26,625 00	25,804 00	15,325 00
Gold coin.....	43,045 00	47,975 00	52,280 00	55,760 00	49,682 50
Silver coin.....	23,205 00	20,841 75	12,941 15	12,018 10	13,656 75
Nickels and cents.....	960 61	1,331 83	613 27	542 34	530 85
Checks and cash items.....	1,410 31	1,396 55	7,103 45	960 36	849 21
Totals.....	\$1,485,897 22	\$1,751,882 78	\$1,444,428 51	\$1,468,553 17	\$1,373,986 06
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	7,157 70	3,875 14	13,177 13	17,422 18	8,425 94
Dividends unpaid.....					
Commercial deposits subject to check.....	553,072 88	819,696 21	506,753 97	525,064 73	406,690 42
Commercial certificates of deposit..	169,113 22	166,164 54	161,810 43	155,643 75	158,871 34
Due to banks and bankers.....	1,354 27	7,556 01	4,577 70	12,617 85	10,853 45
Certified checks.....	113 34		600 00	1,700 00	850 00
Cashier's checks-outstanding.....					
Savings deposits.....	680,085 81	679,580 88	682,509 28	681,104 66	706,294 91
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,485,897 22	\$1,751,882 78	\$1,444,428 51	\$1,468,553 17	\$1,373,986 06

No. 29.

THE MANISTIQUE BANK, MANISTIQUE.

Organized May 16, 1889.

GEORGE H. ORR, *President*; MARTIN H. QUICK, *Vice President*; MELVIN W. ORR, *Cashier*;
EDWARD H. JEWELL, *Assistant Cashier*.

DIRECTORS.—George H. Orr, Martin H. Quick, Robert B. Waddell, Albert Orr, Edward H. Jewell.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$250,845 04	\$255,653 32	\$289,098 52	\$275,865 51	\$284,049 65
Bonds, mortgages and securities...	71,578 78	66,610 11	66,967 05	69,793 06	72,210 72
Premiums paid on bonds.....					
Overdrafts.....	109 68			3 38	9 00
Banking house.....	3,231 98	2,555 98	2,515 98	2,580 98	2,235 98
Furniture and fixtures.....					
Other real estate.....	3,706 79	3,779 33	3,779 33	1,929 33	1,929 33
Due from other banks and bankers (not reserve cities).....			6,859 90	7,944 66	1,630 97
Items in transit.....	1,962 46	1,383 99	2,665 97	1,498 80	1,259 44
United States bonds.....					
Due from banks in reserve cities..	63,169 55	150,473 37	57,161 19	96,539 09	85,250 90
Exchanges for clearing house.....					
U. S. and National bank currency..	9,883 00	14,880 00	17,528 00	9,316 00	9,010 00
Gold coin.....	13,085 00	13,695 00	14,215 00	14,340 00	13,910 00
Silver coin.....	1,902 00	1,680 00	1,640 00	2,250 00	1,600 95
Nickels and cents.....	190 96	131 80	50 22	58 82	56 74
Checks and cash items.....	553 42	299 85	94 64	660 78	536 66
Totals.....	\$420,218 66	\$511,142 75	\$462,575 80	\$482,780 41	\$473,690 34
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	24,505 14	15,823 97	19,081 38	19,449 22	19,395 48
Dividends unpaid.....					
Commercial deposits subject to check.....	214,085 39	310,306 56	262,512 57	282,456 39	186,718 59
Commercial certificates of deposit..					
Due to banks and bankers.....		220 83	691 04	766 52	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					83,775 03
Savings certificates of deposit.....	111,628 13	114,791 39	110,290 81	110,108 28	113,801 24
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$420,218 66	\$511,142 75	\$462,575 80	\$482,780 41	\$473,690 34

No. 296.

THE MANTON STATE BANK, MANTON, MICHIGAN.

Organized July 27, 1904.

GEO. F. WILLIAMS, *President*; GEO. M. BROOKS, *Vice President*; J. E. JONES, *Cashier*.

DIRECTORS.—George F. Williams, W. D. Wade, Geo. M. Brooks, William Caldwell, William McGregor, Joseph Berry, J. E. Jones.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$67,896 52.	\$70,863 81	\$82,490 97	\$73,607 04	\$70,986 35
Bonds, mortgages and securities..	26,555 00	25,505 00	24,080 00	24,245 00	21,720 00
Premiums paid on bonds.....					
Overdrafts.....	1,150 88	142 91	164 78	34 85	229 59
Banking house.....	7,294 00	7,294 00	7,294 00	7,294 00	7,294 00
Furniture and fixtures.....	2,514 28	2,524 28	2,524 28	2,524 28	2,524 28
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	9,043 03	17,806 11	11,477 96	6,704 77	18,555 77
Exchanges for clearing house.....					
U. S. and National bank currency..	7,141 00	6,819 00	6,597 00	2,358 00	6,155 00
Gold coin.....	2,000 00	2,010 00	2,050 00	2,665 00	3,185 00
Silver coin.....	330 20	295 45	346 95	347 50	1,412 90
Nickels and cents.....	55 18	30 02	30 15	15 07	20 18
Checks and cash items.....	714 92	1,083 01	903 76	259 17	165 54
Totals.....	\$124,695 01	\$134,373 59	\$137,959 85	\$120,054 68	\$132,248 61
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,950 00	2,200 00	2,200 00	2,200 00	2,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,892 94	754 53	2,517 11	2,938 56	954 00
Dividends unpaid.....					
Commercial deposits subject to check.....	30,070 88	42,011 50	39,938 81	29,207 22	35,132 63
Commercial certificates of deposit..	70,781 19	69,407 56	73,303 93	65,708 90	73,661 98
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$124,695 01	\$134,373 59	\$137,959 85	\$120,054 68	\$132,248 61

No. 381.

THE FIRST STATE SAVINGS BANK OF MARCELLUS.

Organized February 14, 1907.

SOLOMON STERN, *President*; ERNEST SHILLETO, *Vice President*; S. W. LOWRY, *Cashier*;
D. B. GOODSPEED, *Auditor*.

DIRECTORS.—Solomon Stern, Robert Lowry, E. Shilleto, Albert Moses, Clinton Kester, Clyde Goodrich,
Alex. Taylor, W. C. Jones, A. J. Shannon, Frederick Shilleto, Ed. C. Everett, Frank P. McManigal.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$55,033 39	\$60,404 64	\$70,025 27	\$63,773 15	\$71,147 22
Bonds, mortgages and securities...	20,457 70	19,977 70	18,977 70	18,377 70	18,327 70
Premiums paid on bonds.....					
Overdrafts.....	502 21	195 78	1,358 34	933 84	29 93
Banking house.....	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures.....	3,754 74	3,754 74	3,754 74	3,754 74	3,754 74
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	358 25				
Items in transit.....					1,430 34
United States bonds.....					
Due from banks in reserve cities..	8,479 63	4,027 97	3,678 03	4,597 28	7,476 42
Exchanges for clearing house.....					
U. S. and National bank currency..	2,524 00	3,259 00	2,790 00	2,973 00	4,416 00
Gold coin.....	700 00	585 00	585 00	650 00	638 00
Silver coin.....	1,147 70	772 00	351 25	319 00	454 10
Nickels and cents.....	75 22	42 54	17 62	26 34	60 58
Checks and cash items.....	652 49	1,810 97	1,764 10	1,158 49	361 52
Totals.....	\$102,685 33	\$103,830 34	\$112,302 05	\$105,563 54	\$117,096 55
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,198 16	958 28	1,598 42	1,576 89	1,358 92
Dividends unpaid.....					
Commercial deposits subject to check.....	18,671 85	17,103 77	21,620 68	16,743 13	22,235 46
Commercial certificates of deposit..					30,402 53
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....	308 93	168 75	437 00	247 07	889 29
Savings deposits.....	12,655 93	13,395 70	14,995 65	15,285 83	18,710 35
Savings certificates of deposit.....	28,850 46	31,203 84	27,650 30	28,211 12	
State monies on deposit.....			5,000 00	2,500 00	2,500 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$102,685 33	\$103,830 34	\$112,302 05	\$105,563 54	\$117,096 55

No. 198.

G. W. JONES EXCHANGE BANK, MARCELLUS.

Organized July 15, 1897.

FRANK S. JONES, *President*; CHARLES H. HUDSON, *Vice President*; CARROLL S. JONES, *Cashier*;
G. R. CLEMENS, *Assistant Cashier*.

DIRECTORS.—Frank S. Jones, Carroll S. Jones, Mrs. G. W. Jones, Chas. H. Hudson, George W. Kroll,
Edward S. Conklin, Chas. C. Long.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$213,455 93	\$222,862 13	\$206,711 39	\$205,508 03	\$204,314 10
Bonds, mortgages and securities..	106,380 36	107,117 69	100,876 49	103,722 49	102,972 49
Premiums paid on bonds.....					
Overdrafts.....	911 40	400 83	630 29	388 13	265 66
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	2,218 80	2,742 68	82 18	928 25	1,863 19
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	50,969 63	48,095 91	26,332 85	47,899 09	60,511 35
Exchanges for clearing house.....					
U. S. and National bank currency..	12,938 00	13,579 00	14,270 00	12,782 00	13,765 00
Gold coin.....	7,500 00	7,815 00	7,255 00	7,275 00	7,377 50
Silver coin.....	1,745 90	2,778 00	1,165 65	1,514 50	1,667 05
Nickels and cents.....	365 09	94 72	117 42	164 00	162 42
Checks and cash items.....	252 89	82 78	125 00	91 00	220 14
Totals.....	\$402,738 00	\$411,568 74	\$363,566 27	\$386,272 49	\$399,118 90
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,082 27	1,782 04	3,620 23	4,213 74	1,089 60
Dividends unpaid.....					
Commercial deposits subject to check.....	60,711 01	75,369 57	47,924 67	54,123 92	58,729 39
Commercial certificates of deposit..	4,235 81	4,841 72	1,621 43	1,664 44	894 79
Due to banks and bankers.....	4,791 37	4,174 82	1,417 30	7,848 30	
Certified checks.....					
Cashier's checks outstanding.....	2,921 16	1,974 79	1,966 04	963 68	2,072 12
Savings deposits.....	104,882 86	103,847 22	99,654 92	107,699 81	110,899 47
Savings certificates of deposit.....	172,113 52	169,598 58	157,361 68	159,758 00	175,463 53
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$402,738 00	\$411,568 74	\$363,566 27	\$386,272 49	\$399,118 90

No. 272.

HOME SAVINGS BANK OF MARINE CITY.

Organized February 10, 1903.

FRED T. MOORE, *President*; WILLIAM F. SAUBER, *Vice President*; CHAS. L. DOYLE, *Cashier*.

DIRECTORS.—Fred T. Moore, Jno. D. Baird, James Davidson, George W. Moore, Chas. L. Doyle, Harry Lawrence, Wm. F. Sauber.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$109,331 67	\$111,910 55	\$107,942 40	\$113,007 43	\$115,238 86
Bonds, mortgages and securities..	40,188 63	40,604 78	41,437 59	40,604 59	40,056 14
Premiums paid on bonds.....					
Overdrafts.....	620 17	3,343 70	340 61	665 10	2,550 84
Banking house.....	11,000 00	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	8,676 29	8,676 29	8,676 29	8,676 29	8,676 29
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		25 00	134 54		
United States bonds.....					
Due from banks in reserve cities..	17,332 98	20,072 32	12,794 48	14,814 28	18,305 40
Exchanges for clearing house.....	464 68	151 93	71 97	426 26	415 37
U. S. and National bank currency..	2,788 00	5,844 00	6,748 00	4,571 00	7,299 00
Gold coin.....	1,980 00	2,092 50	1,365 00	2,435 00	2,610 00
Silver coin.....	510 00	1,417 65	696 25	520 10	1,285 95
Nickels and cents.....	169 23	223 80	294 73	193 96	122 12
Checks and cash items.....	201 50	586 99	128 00	148 12	113 75
Totals.....	\$195,763 15	\$208,449 51	\$194,129 86	\$199,562 13	\$210,173 72
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	2,500 00	2,500 00	2,750 00	2,750 00	2,250 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,502 04	465 79	412 45	547 28	27 90
Dividends unpaid.....			9 00		
Commercial deposits subject to check.....	31,121 01	43,131 64	38,544 79	43,078 37	40,361 57
Commercial certificates of deposit..	5,034 30	4,559 30	2,044 30	2,071 02	2,126 02
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	120,605 80	122,792 78	115,369 32	116,115 46	120,408 23
Savings certificates of deposit.....					
State monies on deposit.....					10,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$195,763 15	\$208,449 51	\$194,129 86	\$199,562 13	\$210,173 72

No. 122.

THE MARINE SAVINGS BANK, MARINE CITY.

Organized September 5, 1891.

C. E. BLOOD, *President*; WM. H. MANNEL, *Vice President*; G. W. CARMAN, *Cashier*;
HALE P. SAPH, *Assistant Cashier*.

DIRECTORS.—Chas. E. Blood, Robert Folkerts, William H. Mannel, Charles Basney, S. C. McLouth,
Hale P. Saph, John O'Leary, John H. McDonald, F. W. Becker.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$146,223 62	\$131,856 10	\$131,755 10	\$129,777 75	\$103,746 59
Bonds, mortgages and securities...	205,607 19	210,950 78	212,680 88	197,734 38	214,307 87
Premiums paid on bonds.....					
Overdrafts.....	433 30	63 81	1,291 59	876 43	1,474 23
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	500 00	500 00	500 00	500 00	500 00
Other real estate.....	772 86	497 40	497 40	4,551 10	4,479 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1 00	73 68		49 42	101 39
United States bonds.....					
Due from banks in reserve cities..	25,371 21	35,246 18	15,528 33	22,181 21	56,222 45
Exchanges for clearing house.....					
U. S. and National bank currency..	10,986 00	6,869 00	6,379 00	10,932 00	9,232 00
Gold coin.....	8,031 00	7,143 50	7,381 00	6,586 00	7,648 50
Silver coin.....	2,513 65	1,480 45	1,233 90	1,184 60	2,037 60
Nickels and cents.....	553 78	486 07	287 27	226 71	145 70
Checks and cash items.....	849 25	217 42	151 93	816 41	815 85
Totals.....	\$406,842 86	\$400,364 39	\$382,686 40	\$380,416 01	\$405,711 18
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	19,142 83	17,131 63	19,036 95	17,953 96	16,532 07
Dividends unpaid.....	100 00	50 00			90 00
Commercial deposits subject to check.....	41,719 43	48,848 54	29,834 97	40,700 61	49,137 58
Commercial certificates of deposit..	5,169 40	6,142 59	8,404 32	7,405 09	4,377 30
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	280,711 20	268,191 63	245,410 16	244,356 35	275,574 23
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....			20,000 00	10,000 00	
Totals.....	\$406,842 86	\$400,364 39	\$382,686 40	\$380,416 01	\$405,711 18

STATE BANKING DEPARTMENT.

No. 346.

THE MARION STATE BANK, MARION.

Organized July 28, 1906.

F. B. DUNHAM, *President*; A. H. CORWIN, *Vice President*; R. A. LEWIS, *Cashier*;
F. D. ELLIOTT, *Assistant Cashier*.

DIRECTORS.—M. Alvin, A. H. Corwin, F. B. Dunham, F. A. Richter, E. J. Hall.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$54,412 92	\$45,015 58	\$49,995 05	\$41,400 54	\$41,449 06
Bonds, mortgages and securities..	15,321 55	15,321 55	14,744 15	14,304 15	14,409 15
Premiums paid on bonds.....					
Overdrafts.....	136 82	23 67	6 07	1,224 70	233 11
Expenses, interest and taxes paid..		75 58			
Banking house.....	5,426 96	7,670 06	9,027 26	9,677 26	9,739 88
Furniture and fixtures.....	600 00	3,352 00	3,507 73	3,507 73	3,507 73
Other real estate.....			200 00	4,200 00	4,200 00
Due from other banks and bankers (not reserve cities).....	4 61				
Items in transit.....	2,341 08				
United States bonds.....					
Due from banks in reserve cities..	848 11	9,382 37	5,518 17	7,786 92	2,045 13
Exchanges for clearing house.....					
U. S. and National bank currency..	2,196 00	3,029 00	780 00	2,285 00	5,499 00
Gold coin.....	3,600 00	3,295 00	3,370 00	20 00	585 00
Silver coin.....	1,060 80	628 35	910 45	707 75	632 80
Nickels and cents.....	206 07	203 77	232 16	332 47	165 83
Checks and cash items.....	12 30	104 34	33 04	33 93	122 09
Totals.....	\$96,167 22	\$88,101 27	\$88,324 08	\$85,380 45	\$82,588 78
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,250 00	1,500 00	1,500 00	1,500 00	1,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,788 20		794 77	984 73	228 21
Dividends unpaid.....	8 00	44 00	12 00	12 00	12 00
Commercial deposits subject to check.....	30,455 75	28,181 08	28,881 59	29,803 54	24,185 53
Commercial certificates of deposit..	1,747 52	222 71	222 71	222 71	222 71
Due to banks and bankers.....					
Certified checks.....	3,718 73			7 00	
Cashier's checks outstanding.....					
Savings deposits.....	10,922 73	14,262 50	14,283 09	14,412 43	16,866 23
Savings certificates of deposit.....	16,276 29	18,890 98	22,629 92	18,438 04	19,674 10
Notes and bills rediscounted.....					
Bills payable.....		5,000 00			
Totals.....	\$96,167 22	\$88,101 27	\$88,324 08	\$85,380 45	\$82,588 78

No. 252.

COMMERCIAL STATE BANK OF MARLETTE MARLETTE.

Organized January 8, 1902.

A. E. SLEEPER, *President*; ROBT. WILLIS, D. C. MERRILL, *Vice Presidents*; W. J. BAKER, *Cashier*; D. C. MERRILL, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, D. C. Merrill, W. J. Baker, D. Leach, E. A. Smith, Robt. Willis, John McGill, D. S. McClure.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$186,667 26	\$181,178 56	\$185,331 91	\$181,995 79	\$187,486 14
Bonds, mortgages and securities...	100,947 88	105,835 88	109,360 28	96,850 28	85,700 28
Premiums paid on bonds.....					
Overdrafts.....	1,753 41	1,428 57	2,246 79	1,492 90	2,163 98
Banking house.....					
Furniture and fixtures.....	2,600 00	2,600 00	2,600 00	2,600 00	2,600 00
Other real estate.....	6,005 00	6,105 96	5,755 96	5,755 96	5,755 96
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	4,586 25	4,402 78	2,000 00	6,639 04	6,423 15
United States bonds.....					
Due from banks in reserve cities..	47,205 97	36,579 17	27,371 27	21,344 29	20,841 53
Exchanges for clearing house.....					
U. S. and National bank currency..	13,002 00	10,378 00	13,045 00	11,829 00	12,140 00
Gold coin.....	5,851 75	5,112 50	5,227 50	5,377 50	5,512 50
Silver coin.....	1,046 30	1,992 70	849 15	993 40	420 85
Nickels and cents.....	99 81	157 12	116 04	141 40	133 27
Checks and cash items.....	288 81			23 35	
Totals.....	\$370,054 44	\$355,771 24	\$353,903 90	\$334,942 91	\$330,177 66
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	13,383 80	11,033 49	15,476 76	12,742 05	11,871 02
Dividends unpaid.....					
Commercial deposits subject to check.....	50,485 51	42,290 68	34,393 01	34,711 51	36,457 06
Commercial certificates of deposit..	176,565 81	178,563 51	178,628 19	160,414 45	130,434 12
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	79,619 32	73,883 56	75,405 94	77,074 90	80,397 83
Savings certificates of deposit.....					21,017 63
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$370,054 44	\$355,771 24	\$353,903 90	\$334,942 91	\$330,177 66

No. 338.

STATE SAVINGS BANK OF MARLETTE, MARLETTE.

Organized April 17, 1906.

JAMES FOSTER, *President*; ANSON J. GRAHAM, *Vice President*; ROY BRICKER, *Cashier*.

DIRECTORS.—James Foster, Anson J. Graham, James McColl, Thomas Wilson, William T. Atkinson, Fred J. Taggart.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$104,232 98	\$111,759 87	\$130,638 46	\$136,953 88	\$143,063 90
Bonds, mortgages and securities...	16,983 00	19,253 00	18,843 00	20,145 00	22,650 00
Premiums paid on bonds.....					
Overdrafts.....	711 12	220 98	295 43	3,286 52	1,328 44
Banking house.....	4,480 00	4,480 00	4,480 00	4,480 00	4,480 00
Furniture and fixtures.....	1,977 02	2,007 02	2,022 02	2,147 02	2,147 02
Other real estate.....	900 00	900 00	810 00	810 00	560 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	151 90	1,410 08		2,131 41	
United States bonds.....					
Due from banks in reserve cities..	18,109 78	23,708 92	10,788 90	14,857 80	14,277 59
Exchanges for clearing house.....					
U. S. and National bank currency..	6,519 00	6,007 00	8,676 00	5,130 00	7,121 00
Gold coin.....	2,500 00	2,570 00	2,725 00	2,840 00	2,840 00
Silver coin.....	933 50	1,745 00	785 00	1,658 00	702 00
Nickels and cents.....	43 36	76 03	70 44	145 66	92 16
Checks and cash items.....	224 54	228 06	518 18	132 66	124 30
Totals.....	\$157,776 20	\$174,365 96	\$180,652 43	\$194,717 95	\$199,386 41
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	2,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,216 42	3,296 34	5,985 22	6,458 27	2,956 20
Dividends unpaid.....					
Commercial deposits subject to check.....	26,308 15	42,769 42	32,040 96	33,264 38	29,632 42
Commercial certificates of deposit..	69,934 31	76,297 61	82,340 79	91,872 27	95,627 48
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	26,317 32	25,002 59	28,285 46	31,123 03	33,170 31
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....	5,000 00		5,000 00	5,000 00	10,000 00
Totals.....	\$157,776 20	\$174,365 96	\$180,652 43	\$194,717 95	\$199,386 41

No. 100.

THE MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

Organized July 26, 1890.

N. M. KAUFMAN, *President*; E. N. BREITUNG, S. R. KAUFMAN, FRED S. CASE, *Vice Presidents*;
W. B. MCCOMBS, *Cashier*; H. C. WAGNER, *Assistant Cashier*.

DIRECTORS.—N. M. Kaufman, S. R. Kaufman, E. N. Breitung, L. G. Kaufman, W. B. McCombs,
Fred S. Case.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$613,407 97	\$568,383 47	\$607,300 55	\$561,620 50	\$606,917 89
Bonds, mortgages and securities..	166,811 62	168,306 62	192,771 27	191,981 52	200,146 27
Premiums paid on bonds.....					
Overdrafts.....	5,952 95	856 66	3,500 92	11,250 96	1,543 42
Banking house.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Furniture and fixtures.....	7,692 60	7,692 60	7,692 60	7,692 60	7,692 60
Other real estate.....	1,489 30	1,489 30	1,489 30	1,489 30	1,489 30
Due from other banks and bankers (not reserve cities).....	4,134 48	2,089 05	2,122 45	1,993 33	5,319 46
Items in transit.....	734 73	1,189 10	4,996 36	1,424 51	3,151 44
United States bonds.....					
Due from banks in reserve cities..	102,321 93	115,821 07	108,094 54	121,776 64	203,331 28
Exchanges for clearing house.....	4,228 50	3,828 30	2,411 60	2,426 49	3,009 24
U. S. and National bank currency..	25,519 00	36,695 00	32,875 00	48,251 00	42,899 00
Gold coin.....	15,375 00	18,805 00	15,590 00	15,350 00	18,355 00
Silver coin.....	4,827 25	8,643 00	1,914 00	3,773 00	3,209 20
Nickels and cents.....	531 02	806 09	772 05	875 04	772 06
Checks and cash items.....	11,907 56	10,809 51	2,468 95	5,372 90	283 39
Totals.....	\$1,014,933 91	\$995,414 77	\$1,033,999 59	\$1,025,277 79	\$1,147,119 55
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,097 64	2,828 39	4,438 77	3,374 64	3,608 24
Dividends unpaid.....					30 00
Commercial deposits subject to check.....	509,881 22	468,143 48	477,740 10	488,009 00	568,923 99
Commercial certificates of deposit..	167 81	67 81			
Due to banks and bankers.....	23,403 82	17,122 63	44,124 26	24,689 12	29,512 22
Certified checks.....					
Cashier's checks outstanding.....	8 94		39 43		1,050 00
Savings deposits.....	323,643 77	355,830 37	344,825 09	349,600 32	385,848 64
Savings certificates of deposit.....	28,730 71	26,422 09	27,831 94	29,604 71	28,146 46
State monies on deposit.....			10,000 00	5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,014,933 91	\$995,414 77	\$1,033,999 59	\$1,025,277 79	\$1,147,119 55

No. 137.

THE COMMERCIAL SAVINGS BANK OF MARSHALL, MARSHALL.

Organized May 18, 1892.

WILLIAM J. DIBBLE, *President*; EDGAR G. BREWER, *Vice President*; WINTHROP T. PHELPS, *Cashier*.

DIRECTORS.—William J. Dibble, Edgar G. Brewer, Myron S. O'Keefe, George Perrett, Winthrop T. Phelps, William E. Bosley, Frank G. Seaman, Charles P. Cook.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$152,524 36	\$153,319 47	\$166,722 76	\$169,197 38	\$165,994 09
Bonds, mortgages and securities...	573,936 64	565,709 64	574,470 89	566,624 71	553,897 71
Premiums paid on bonds.....					
Overdrafts.....	1,735 92	1,501 91	1,161 75	2,240 49	2,943 37
Banking house.....					
Furniture and fixtures.....	500 00	500 00	500 00	500 00	
Other real estate.....	1,750 00	1,750 00	1,500 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,539 50	1,743 18	6,206 14	3,601 63	4,637 79
United States bonds.....					
Due from banks in reserve cities..	122,364 80	152,466 49	113,031 10	129,612 20	133,149 86
Exchanges for clearing house.....					
U. S. and National bank currency..	34,840 00	30,457 00	19,299 00	25,452 00	23,805 00
Gold coin.....	20,844 75	17,872 25	19,524 80	21,254 60	21,847 10
Silver coin.....	2,111 15	2,934 10	2,573 80	1,452 45	3,181 30
Nickels and cents.....	176 13	480 58	257 71	229 10	531 75
Checks and cash items.....	1,906 26	2,761 31	2,150 58	2,735 31	2,434 67
Totals.....	\$915,229 51	\$931,495 93	\$907,368 33	\$924,399 87	\$912,922 64
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	34,874 01	30,113 13	34,546 73	33,868 79	32,574 76
Dividends unpaid.....					
Commercial deposits subject to check.....	89,283 77	112,687 40	103,920 95	124,476 80	111,224 74
Commercial certificates of deposit..	68,229 24	70,378 82	67,565 51	54,191 47	48,976 67
Due to banks and bankers.....					
Certified checks.....	27 00	27 00	27 00		
Cashier's checks outstanding.....					
Savings deposits.....	662,815 49	658,289 58	641,308 14	651,863 01	660,146 47
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$915,229 51	\$931,495 93	\$907,368 33	\$924,399 87	\$912,922 64

No. 22.

THE FARMERS' BANK, MASON.

Organized June 7, 1886.

L. B. McARTHUR, *President*; J. K. ELMER, *Vice President*; A. J. HALL, *Cashier*;
A. G. LYON, *Assistant Cashier*.DIRECTORS.—L. B. McArthur, J. K. Elmer, A. J. Hall, G. M. Hoyt, A. L. Rose, A. I. Barber,
C. W. Clark, C. J. Dakin.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$104,586 85	\$110,768 70	\$104,263 10	\$124,580 82	\$123,130 20
Bonds, mortgages and securities...	48,635 00	52,245 00	58,230 00	68,980 00	65,880 00
Premiums paid on bonds.....					
Overdrafts.....	229 76	189 70	236 67	474 98	345 05
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	3,000 00	2,700 00	2,700 00	2,700 00	2,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	37,581 25	64,102 29	73,905 82	28,684 31	27,000 60
Exchanges for clearing house.....	283 28	5 70	84 92	23 67	9 50
U. S. and National bank currency..	5,999 00	3,826 00	5,750 00	7,710 00	5,589 00
Due from U. S. Treasurer.....				301 00	
Gold coin.....	6,065 00	6,585 00	6,110 00	7,090 00	6,430 00
Silver coin.....	1,925 35	2,278 45	1,060 35	1,352 45	970 65
Nickels and cents.....	276 91	330 53	69 51	136 54	228 58
Checks and cash items.....					
Totals.....	\$215,582 40	\$250,031 37	\$259,410 37	\$249,033 77	\$239,083 67
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	23,186 30	22,060 22	23,144 91	23,888 65	23,233 40
Dividends unpaid.....					
Commercial deposits subject to check.....	63,342 20	82,858 66	86,806 27	70,433 97	52,063 04
Commercial certificates of deposit..	11,028 43	10,509 18	10,359 18	10,158 98	10,038 98
Commercial certificates of deposit , bearing interest.....	58,025 47	74,583 31	79,100 01	84,552 17	93,748 25
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$215,582 40	\$250,031 37	\$259,410 37	\$249,033 77	\$239,083 67

STATE BANKING DEPARTMENT.

No. 107.

THE FIRST STATE AND SAVINGS BANK OF MASON.

Organized October 27, 1890.

O. W. HALSTEAD, *President*; L. C. WEBB, *Vice President*; F. E. DENSMORE, *Cashier*;
H. J. BOND, *Assistant Cashier*.

DIRECTORS.—O. W. Halstead, L. C. Webb, C. J. Rayner, F. E. Densmore, Harper Reed.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$77,668 83	\$72,909 99	\$62,254 50	\$74,877 77	\$87,991 10
Bonds, mortgages and securities..	171,700 49	179,109 83	196,458 75	195,549 25	191,521 43
Premiums paid on bonds.....					
Overdrafts.....	418 63	515 92	276 68	754 94	591 20
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	175 00				
United States bonds.....					
Due from banks in reserve cities..	43,257 61	29,975 10	60,793 91	39,315 73	30,613 49
Exchanges for clearing house.....					
U. S. and National bank currency..	11,271 00	13,630 00	12,638 00	11,242 00	8,310 00
Gold coin.....	5,470 00	5,072 50	5,150 00	5,190 00	5,765 00
Silver coin.....	1,917 30	2,043 50	2,889 00	2,631 00	2,737 25
Nickels and cents.....	156 90	82 89	152 44	129 27	102 64
Checks and cash items.....	71 50	270 25	33 82	697 20	54 67
Totals.....	\$313,107 26	\$304,609 98	\$341,647 10	\$331,387 16	\$328,686 78
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	21,679 20	17,153 02	18,710 87	20,238 85	18,518 51
Dividends unpaid.....					
Commercial deposits subject to check.....	82,660 14	80,328 82	102,325 00	82,930 91	63,417 46
Commercial certificates of deposit..	13,254 58	7,395 75	7,952 08	2,381 08	2,084 08
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	155,513 34	159,732 39	172,659 15	185,836 32	184,666 73
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$313,107 26	\$304,609 98	\$341,647 10	\$331,387 16	\$328,686 78

No. 334.

THE MEMPHIS STATE BANK, MEMPHIS.

Organized April 5, 1906.

THOMAS W. McCALL, *President*; CHARLES E. GREEN, *Vice President*; E. A. BARTLETT, *Cashier*.

DIRECTORS.—Thomas W. McCall, Chas. E. Green, E. A. Bartlett, Lincoln Avery, Frank R. Schell, John L. Preston, Judson Black.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$52,366 80	\$58,316 64	\$67,028 40	\$72,798 13	\$72,704 36
Bonds, mortgages and securities...	23,394 59	24,569 59	27,649 00	27,737 34	27,137 34
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....	2,125 00	2,125 00	2,125 00	2,125 00	2,125 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		2,000 00	2,000 00	2,000 00	2,000 00
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	13,178 20	8,631 92	5,548 71	3,316 60	7,190 38
Exchanges for clearing house.....					
U. S. and National bank currency..	3,087 00	3,415 00	2,093 00	4,237 00	876 00
Gold coin.....	4,460 00	4,540 00	4,710 00	4,810 00	4,830 00
Silver coin.....	408 10	304 60	545 25	258 75	363 70
Nickels and cents.....	110 37	130 82	114 46	131 82	61 50
Checks and cash items.....	549 87	364 54	277 33	65 25	578 20
Totals.....	\$99,679 93	\$104,398 11	\$112,091 15	\$117,479 89	\$117,866 58
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	300 00	400 00	400 00	400 00	550 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,140 78	805 83	1,329 31	1,096 11	748 25
Dividends unpaid.....					
Commercial deposits subject to check.....	15,405 51	14,813 33	10,929 27	15,015 97	9,070 07
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	28,128 38	29,887 14	31,872 52	35,230 42	35,344 74
Savings certificates of deposit.....	34,705 26	38,491 81	40,552 38	35,716 31	42,132 44
State monies on deposit.....			5,000 00	5,000 00	5,000 00
Notes and bills rediscounted.....			2,007 67	5,021 08	5,021 08
Bills payable.....					
Totals.....	\$99,679 93	\$104,398 11	\$112,091 15	\$117,479 89	\$117,866 58

STATE BANKING DEPARTMENT.

No. 168.

THE FIRST STATE BANK OF MENDON, MENDON.

Organized February 14, 1894.

FRANK WOLF, *President*; E. I. WOLF, WM. BEARD, *Vice Presidents*; E. L. ESTES, *Cashier*;
DAVID MILLER, *Auditor*.

DIRECTORS.—F. Wolf, Wm. Beard, W. L. Thoms, E. I. Wolf, Bryant Weed, F. H. Estes, E. L. Estes.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$108,759 25	\$112,618 83	\$109,277 49	\$114,633 33	\$105,020 09
Bonds, mortgages and securities...	58,013 90	62,713 90	60,813 90	65,538 90	64,938 90
Premiums paid on bonds.....					
Overdrafts.....	340 18	115 41	21 18	232 88	
Expenses, interest and taxes paid.....		655 62			
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	18,017 59	38,740 40	35,111 53	16,337 52	20,312 66
Exchanges for clearing house.....					
U. S. and National bank currency..	3,462 00	3,721 00	3,527 00	3,394 00	4,425 00
Gold coin.....	2,832 50	2,790 00	3,557 50	3,482 50	4,207 50
Silver coin.....	1,001 25	1,361 00	959 50	788 75	635 25
Nickels and cents.....	469 39	717 11	200 83	206 33	220 42
Checks and cash items.....					
Totals.....	\$195,496 06	\$225,933 27	\$215,968 93	\$207,114 21	\$202,259 82
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	3,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,225 15		793 13	1,378 92	2,253 15
Dividends unpaid.....					
Commercial deposits subject to check.....	24,170 34	48,006 46	44,781 39	35,515 32	31,747 33
Commercial certificates of deposit..	1,871 10	9,342 37	5,487 44	4,540 50	334 55
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	27,014 99	25,907 86	28,313 11	29,753 91	28,917 10
Savings certificates of deposit.....	105,214 48	107,674 58	101,593 86	100,925 56	104,007 69
Notes and bills rediscounted].....					
Bills payable.....					
Totals.....	\$195,496 06	\$225,933 27	\$215,968 93	\$207,114 21	\$202,259 82

No. 324.

THE COMMERCIAL BANK OF MENOMINEE, MENOMINEE.

Organized May 27, 1905.

G. H. HAGGERSON, *President*; JERRY MADDEN, *Vice President*; M. H. KERN, *Cashier*;
RALPH A. COOK, *Assistant Cashier*.

DIRECTORS.—G. H. Haggerson, Jerry Madden, M. H. Kern, Frank St. Peter, Robt. A. Walker, W. E. Collette, J. H. Riley, H. A. Vennema, A. C. Merryman, Louis Kreuz, Edwin P. Radford.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$138,126 17	\$161,094 61	\$190,873 40	\$175,904 46	\$165,101 64
Bonds, mortgages and securities..	31,889 17	33,889 17	32,919 17	36,569 17	39,562 17
Premiums paid on bonds.....					
Overdrafts.....	23 00	877 45	26 37		58 19
Banking house.....	17,393 78	17,350 00	17,350 00	17,350 00	17,350 00
Furniture and fixtures.....	3,250 55	3,276 16	3,279 16	3,293 04	3,322 29
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	758 78	1,549 72	1,917 93	3,146 18	351 06
Items in transit.....	119 90	912 79	578 12	2,322 50	123 45
United States bonds.....					
Due from banks in reserve cities..	16,899 14	35,575 99	32,396 77	34,212 44	31,203 87
Exchanges for clearing house.....					
U. S. and National bank currency..	4,525 00	9,730 00	6,399 00	13,103 00	8,874 00
Gold coin.....	3,175 00	1,140 00	5,910 00	1,935 00	4,925 00
Silver coin.....	939 10	1,941 90	1,361 25	1,293 75	1,362 80
Nickels and cents.....	51 62	73 74	37 47	80 09	57 59
Checks and cash items.....	2,475 99	1,144 66	1,527 38	1,610 72	1,717 08
Totals.....	\$219,627 20	\$269,159 19	\$294,566 02	\$290,910 35	\$274,009 14
Liabilities.					
Capital stock paid in.....	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund.....	4,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,714 99	208 93	1,893 46	2,482 16	3,361 33
Dividends unpaid.....		390 00			
Commercial deposits subject to check.....	40,244 63	69,709 90	69,591 95	71,242 49	54,951 59
Commercial certificates of deposit..	52,477 04	69,597 37	80,827 62	75,194 19	68,485 66
Due to banks and bankers.....	3,099 13	3,731 37	563 56		
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	48,591 41	54,521 62	65,189 43	67,991 51	75,110 56
Savings certificates of deposit.....					
State monies on deposit.....			5,000 00	2,500 00	
Reserved for taxes.....	1,500 00		500 00	500 00	1,100 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$219,627 20	\$269,159 19	\$294,566 02	\$290,910 35	\$274,009 14

STATE BANKING DEPARTMENT.

No. 285.

STATE BANK OF MERRILL, MERRILL.

Organized February 13, 1904.

J. H. WHITNEY, *President*; WM. PAHL, *Vice President*; R. T. MAYNARD, *Cashier*;
J. R. DUFTY, *Assistant Cashier*.

DIRECTORS.—Joseph H. Whitney, Della S. Mason, Thomas Doyle, James H. Hudson, James Jordan,
William Pahl, Ray T. Maynard.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$87,666 11	\$75,304 78	\$76,253 32	\$78,987 73	\$81,256 98
Bonds, mortgages and securities...	59,632 00	66,610 00	73,074 35	72,509 35	72,119 35
Premiums paid on bonds.....					
Overdrafts.....	261 94	994 65	765 19	344 25	200 73
Banking house.....	5,195 34	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	700 00				
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	695 60		2,034 00	516 00	588 50
United States bonds.....					
Due from banks in reserve cities..	30,951 05	24,996 36	27,760 60	16,312 30	19,216 92
Exchanges for clearing house.....					
U. S. and National bank currency..	5,522 00	2,732 00	3,926 00	4,274 00	4,227 00
Gold coin.....	4,625 00	5,375 00	5,295 00	5,065 00	4,850 00
Silver coin.....	649 80	1,458 25	993 40	418 70	1,143 65
Nickels and cents.....	17 97	94 62	74 76	93 79	76 29
Checks and cash items.....	62 19	13 04	15 19	221 45	446 06
Totals.....	\$178,479 00	\$184,978 70	\$197,691 81	\$186,242 57	\$191,625 48
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,974 30	1,714 47	3,222 43	3,540 79	472 76
Dividends unpaid.....		40 00			
Commercial deposits subject to check.....	34,821 99	38,087 35	47,534 56	35,095 91	28,853 32
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	113,682 71	117,136 88	118,934 82	119,605 87	132,299 40
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$178,479 00	\$184,978 70	\$197,691 81	\$186,242 57	\$191,625 48

No. 423.

THE METAMORA STATE SAVINGS BANK, METAMORA.

Organized January 27, 1909.

JOHN IRISH, *President*; CLARK TOWNSEND, *Vice President*; C. M. TRAVIS, *Cashier*;
N. J. BARBER, *Assistant Cashier*.DIRECTORS.—John Irish, Clark Townsend, C. M. Travis, N. J. Barber, H. W. Ober, Arthur J. Schanck,
Frank Laidlaw.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....			\$43,068 74	\$39,580 63	\$41,534 13
Bonds, mortgages and securities...			20,922 73	22,387 73	20,682 73
Premiums paid on bonds.....					
Overdrafts.....			98 03	417 31	264 13
Banking house.....			2,000 00	2,000 00	2,000 00
Furniture and fixtures.....			1,900 00	1,900 00	1,900 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...			3,686 94	13,858 28	6,427 48
Exchanges for clearing house.....					
U. S. and National bank currency.....			3,446 00	1,840 00	1,674 00
Gold coin.....			502 50	737 50	2,067 50
Silver coin.....			324 25	535 06	151 00
Nickels and cents.....			68 37	44 54	52 92
Checks and cash items.....			12 75		
Expenses, interest and taxes paid.....				172 90	
Totals.....			\$76,030 31	\$83,473 94	\$85,753 89
Liabilities.					
Capital stock paid in.....			\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....			149 95		82 49
Dividends unpaid.....					
Commercial deposits subject to check.....			35,322 59	27,709 08	20,264 66
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....				25 00	
Cashier's checks outstanding.....					
Savings deposits.....			11,125 01	14,265 70	14,907 69
Savings certificates of deposit.....			9,432 76	21,474 16	30,499 05
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....			\$76,030 31	\$83,473 94	\$85,753 89

STATE BANKING DEPARTMENT.

No. 274.

THE FARMERS' STATE BANK OF MIDDLEVILLE.

Organized April 28, 1903.

R. T. FRENCH, *President* W. J. ROBERTSON, *Vice President*; JOHN G. NAGLER, *Cashier*;
C. A. ROBERTSON, *Assistant Cashier*.

DIRECTORS.—R. T. French, W. J. Robertson, W. J. Hayward, G. E. Gardner, John J. Wadd, W. R. Harper, T. W. Ronan, John G. Nagler, H. E. Turner, Elias Gray.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$96,720 95	\$89,216 44	\$86,996 24	\$92,544 87	\$95,738 81
Bonds, mortgages and securities..	200,526 28	205,612 36	213,179 85	219,721 75	219,598 58
Premiums paid on bonds.....					
Overdrafts.....	76 65	48 39	108 94	44 00	42 81
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	2,500 00	2,000 00	2,000 00	2,000 00	1,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1 27	8 78	42	27	14 42
Items in transit.....	280 00	205 51	3,307 68		155 00
United States bonds.....					
Due from banks in reserve cities..	20,068 28	35,654 32	25,845 78	22,174 16	28,499 21
Exchanges for clearing house.....					
U. S. and National bank currency..	4,687 00	7,059 00	4,229 00	3,687 00	870 00
Gold coin.....	11,555 00	12,160 00	12,272 50	12,437 50	12,327 50
Silver coin.....	1,643 35	1,978 00	989 45	1,097 90	1,251 95
Nickels and cents.....	118 36	134 77	134 99	140 06	188 24
Checks and cash items.....	101 48	987 31	1,015 04	1,305 60	511 61
Totals.....	\$352,298 62	\$359,064 88	\$355,079 89	\$359,753 11	\$364,698 13
Liabilities.					
Capital stock paid in.....	\$37,000 00	\$37,000 00	\$37,000 00	\$37,000 00	\$37,000 00
Surplus fund.....	2,600 00	3,000 00	3,000 00	3,000 00	3,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,532 82	4,738 74	5,347 49	6,837 84	4,495 61
Dividends unpaid.....	60 00	75 00	15 00	10 00	80 00
Commercial deposits subject to check.....	44,266 76	52,669 62	37,417 48	35,769 43	37,352 73
Commercial certificates of deposit..	465 47	35 00	35 00	35 00	35 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	185,652 64	183,956 06	193,276 09	195,971 57	192,838 93
Savings certificates of deposit.....	77,720 93	77,590 46	78,968 23	81,129 27	79,395 84
Notes and bills rediscounted.....					
Bills payable.....					10,000 00
Totals.....	\$352,298 62	\$359,064 88	\$355,079 89	\$359,753 11	\$364,698 13

STATE BANKS OF MICHIGAN.

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No. 97.

THE MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

STEWART B. GORDON, *President*; CHARLES BROWN, *Vice President*; DANIEL W. CHASE, *Treasurer*.

DIRECTORS.—George Peck, Charles Brown, Stewart B. Gordon, Daniel W. Chase, Wm. D. Gordon.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$118,676 05	\$106,433 87	\$100,757 63	\$90,570 33	\$105,991 15
Bonds, mortgages and securities..	57,897 23	74,741 90	80,138 48	83,385 34	84,379 08
Premiums paid on bonds.....					
Overdrafts.....	1,147 19	2,060 10	3,601 93	2,327 92	472 68
Banking house.....	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures.....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Other real estate.....	12,197 04	12,135 36	12,162 09	12,246 09	12,246 09
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	16,704 63	6,811 14	19,453 23	17,763 32	17,433 40
Exchanges for clearing house.....					
U. S. and National bank currency..	8,083 00	17,196 00	13,423 00	14,006 00	11,571 00
Gold coin.....	372 50	1,207 50	1,597 50	1,955 00	2,670 00
Silver coin.....	1,283 55	1,673 00	1,814 60	2,003 60	1,928 20
Nickels and cents.....	138 24	181 12	266 02	239 25	142 04
Checks and cash items.....	698 64	344 91	509 58	197 59	263 41
Totals.....	\$227,448 07	\$233,034 90	\$243,974 06	\$243,944 44	\$247,347 05
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	20,675 98	20,609 06	22,314 65	22,545 48	22,367 93
Dividends unpaid.....					
Commercial deposits subject to check.....	69,712 06	78,897 62	82,163 54	73,772 92	78,111 99
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	75,574 40	75,480 32	78,718 87	85,968 28	84,121 18
Savings certificates of deposit.....	31,485 63	28,567 90	30,777 00	31,657 76	32,745 95
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$227,448 07	\$233,034 90	\$243,974 06	\$243,944 44	\$247,347 05

No. 309.

THE PEOPLE'S SAVINGS BANK OF MIDLAND COUNTY, MIDLAND.

Organized May 15, 1905.

WM. L. BAKER, *President*; ALBERT REINHARD, *Vice President*; EDW. A. LANE, *Cashier*.

DIRECTORS.—WM. L. Baker, Geo. Rockwell, Albert Reinhard, C. G. Olmsted, Edw. A. Lane.

Resources.	Report of Nov. 27, '08	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$74,024 58	\$79,622 92	\$82,953 20	\$73,602 45	\$78,681 73
Bonds, mortgages and securities...	90,957 99	93,243 79	100,833 67	105,212 67	108,024 67
Premiums paid on bonds.....					
Overdrafts.....	141 60	239 50	57 50	50 00	80 00
Banking house.....	10,000 00	10,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
Other real estate.....			5,000 00	5,000 00	5,000 00
Due from other banks and bankers (not reserve cities).....		200 00			
Items in transit.....		1,071 20	400 00	6,980 00	6,050 00
United States bonds.....					
Due from banks in reserve cities..	20,507 85	22,180 84	20,471 68	32,518 21	23,862 03
Exchanges for clearing house.....					
U. S. and National bank currency..	10,079 00	9,540 00	5,865 00	8,285 00	7,994 00
Gold coin.....	2,360 00	3,842 50	2,160 00	1,750 00	1,790 00
Silver coin.....	497 05	1,378 20	1,552 85	924 20	374 15
Nickels and cents.....	116 83	133 12	138 28	160 23	67 46
Checks and cash items.....	32 72	1,017 86	113 16	123 90	243 29
Totals.....	\$210,917 62	\$224,669 93	\$226,745 34	\$241,806 66	\$239,367 33
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,628 52	5,659 74	7,622 58	7,309 46	8,128 53
Dividends unpaid.....					
Commercial deposits subject to check.....	62,701 82	70,594 82	69,289 28	82,923 51	74,407 14
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	79,961 62	85,382 49	84,997 95	92,949 34	98,923 56
Savings certificates of deposit.....	31,605 66	32,032 88	33,835 53	27,624 35	26,908 10
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$210,917 62	\$224,669 93	\$226,745 34	\$241,806 66	\$239,367 33

No. 77.

THE FARMERS' AND MERCHANTS' BANK OF MILAN, MILAN.

Organized December 31, 1889.

W. H. WHITMARSH, *President*; C. H. WILSON, *Vice President*; M. H. HACK, *Cashier*;
G. A. DENNISON, *Assistant Cashier*.

DIRECTORS.—W. H. Whitmarsh, C. H. Wilson, T. W. Barnes, O. A. Kelly, M. H. Hack.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$167,977 36	\$162,751 99	\$149,451 76	\$147,394 24	\$152,444 69
Bonds, mortgages and securities...	60,975 59	64,428 52	81,928 52	82,178 52	79,178 52
Premiums paid on bonds.....					
Overdrafts.....	3,327 98	1,602 91	513 19	1,968 02	2,198 57
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				1,500 00	1,482 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	23,562 75	34,686 24	48,096 02	57,818 22	43,285 89
Exchanges for clearing house....					
U. S. and National bank currency..	4,554 00	5,267 00	5,415 00	4,785 00	10,012 00
Gold coin.....	10,100 00	10,637 50	11,102 50	11,660 00	7,525 00
Silver coin.....	961 20	706 95	779 55	920 65	866 60
Nickels and cents.....	111 45	177 80	197 83	198 75	168 22
Checks and cash items.....	142 11	212 73		79 64	135 36
Totals.....	\$276,712 44	\$285,471 64	\$302,484 37	\$313,503 04	\$302,296 85
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,365 78	5,745 08	6,152 44	7,366 79	6,124 98
Dividends unpaid.....		50 00	150 00	100 00	
Commercial deposits subject to check.....	55,150 82	61,755 12	75,842 63	74,150 89	60,707 98
Commercial certificates of deposit..	1,962 02	542 68	262 68	112 68	28,631 35
Due to banks and bankers.....					
Certified checks.....				4,704 76	
Cashier's checks outstanding.....					
Savings deposits.....	4,035 15	4,522 86	4,550 86	4,635 55	4,635 55
Savings certificates of deposit....	171,198 67	177,855 90	180,525 76	187,432 37	167,196 99
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$276,712 44	\$285,471 64	\$302,484 37	\$313,503 04	\$302,296 85

No. 288.

THE MINDEN CITY STATE BANK, MINDEN CITY.

Organized May 5, 1904.

IRA ARNOT, *President*; JOHN BLOWER, *Vice President*; R. B. MARK, *Cashier*;
L. A. MARK, *Assistant Cashier*; E. M. MARK, *Auditor*.

DIRECTORS.—Ira Arnot, John Blower, E. M. Mark, Myra A. Mark, Joseph Glaza, R. B. Mark.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$89,187 16	\$72,455 17	\$71,796 12	\$74,458 07	\$73,555 00
Bonds, mortgages and securities...	25,622 05	33,347 05	30,547 05	32,400 00	26,700 00
Premiums paid on bonds.....					
Overdrafts.....	13 54	306 02	39 24	504 62	205 50
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,543 00	1,543 00	1,543 00	1,798 25	1,798 25
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	62 65		6,132 16	5,987 78	5,074 29
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	3,635 20	3,118 71	6,992 00	4,164 18	6,046 10
Exchanges for clearing house.....	40 40	108 96	1,238 09	58 45	91 96
U. S. and National bank currency..	8,119 00	8,795 00	10,274 00	3,922 00	5,435 00
Gold coin.....	3,535 00	4,025 00	2,360 00	2,950 00	3,040 00
Silver coin.....	922 75	1,343 10	1,890 75	2,062 15	830 20
Nickels and cents.....	24 59	2 97	13 34	59 28	42 16
Checks and cash items.....					40 24
Totals.....	\$134,714 34	\$127,044 98	\$134,825 75	\$130,364 78	\$124,859 41
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,200 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,066 86	194 01	944 49	1,219 10	408 63
Dividends unpaid.....					
Commercial deposits subject to check.....	10,149 44	5,293 14	4,803 77	4,710 25	8,041 01
Commercial certificates of deposit..	100,278 05	94,684 04	95,077 49	90,435 43	87,409 77
Due to banks and bankers.....	19 99	2,873 79			
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
State monies on deposit.....			5,000 00	5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....			5,000 00	5,000 00	
Totals.....	\$134,714 34	\$127,044 98	\$134,825 75	\$130,364 78	\$124,859 41

No. 413.

THE STATE SAVINGS BANK OF MINDEN CITY.

Organized December 1, 1908.

ALBERT SEAMAN, *President*; JOHN WAHLA, *Vice President*; FRED J. KEMP, *Cashier*.

DIRECTORS.—Albert Seaman, Fred J. Kemp, C. E. McClusky, John W. Smith, John Wahla.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....		\$4,325 80	\$18,418 17	\$28,048 49	\$32,831 54
Bonds, mortgages and securities.....		11,384 00	29,584 00	33,534 00	34,434 00
Premiums paid on bonds.....					
Overdrafts.....		88 73	563 87	272 36	77 37
Expenses, interest and taxes paid.....		229 13			
Banking house.....		4,694 39	4,700 39	4,749 78	4,749 78
Furniture and fixtures.....		608 29	988 19	1,697 56	1,742 56
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		1,000 00			•
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....		19,913 96	12,423 17	11,048 69	13,631 39
Exchanges for clearing house.....					
U. S. and National bank currency.....		3,512 00	3,006 00	2,744 00	2,567 00
Gold coin.....		580 00	1,155 00	1,905 00	2,190 00
Silver coin.....		424 65	499 80	109 20	136 30
Nickels and cents.....		28 37	66 45	38 63	50 63
Checks and cash items.....		604 08	119 05	27 51	27 56
Totals.....		\$47,373 40	\$71,513 89	\$84,175 22	\$92,438 13
Liabilities.					
Capital stock paid in.....		\$16,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....			133 95	181 13	129 91
Dividends unpaid.....					
Commercial deposits subject to check.....		11,502 52	13,743 02	12,740 67	14,706 28
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....		19,870 88	37,636 92	51,253 42	57,601 94
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....		\$47,373 40	\$71,513 89	\$84,175 22	\$92,438 13

No. 363.

THE KEWEENAW SAVINGS BANK, MOHAWK.

Organized January 31, 1907.

J. P. PETERMANN, *President*; WILLARD J. SMITH, *Vice President*; A. C. MESSNER, *Cashier*.

DIRECTORS.—J. P. Petermann, W. H. Thielman, F. S. Carlton, Fred Smith, A. E. Petermann, F. H. Getchell, Willard J. Smith, R. C. Blight, W. T. King.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$32,685 41	\$31,621 89	\$34,801 31	\$35,299 60	\$35,249 30
Bonds, mortgages and securities..	25,148 15	30,440 15	34,406 57	35,545 15	39,855 16
Premiums paid on bonds.....					
Overdrafts.....			10 98	17 31	6 23
Banking house.....	4,784 12	4,916 30	4,916 30	4,916 30	4,916 30
Furniture and fixtures.....	2,149 26	2,249 26	2,284 14	2,284 14	2,298 14
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	3,392 43	2,546 94	2,611 48	23,289 47	669 83
Items in transit.....		146 23		10 80	633 20
United States bonds.....					
Due from banks in reserve cities..	19,335 38	53,485 08	36,152 97	39,063 41	34,887 70
Exchanges for clearing house.....					
U. S. and National bank currency..	18,900 00	18,705 00	10,584 00	5,227 50	14,374 00
Gold coin.....	3,690 00	3,580 00	3,585 00	3,950 00	1,460 00
Silver coin.....	1,571 00	933 85	907 25	845 20	890 70
Nickels and cents.....	100 15	197 65	130 53	153 30	73 59
Checks and cash items.....		493 25	606 61	300 00	114 53
Totals.....	\$161,755 90	\$209,325 60	\$180,997 14	\$200,912 18	\$185,418 67
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....		2,500 00	2,500 00	2,500 00	2,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,994 27	186 61	1,512 33	1,640 00	2,791 63
Dividends unpaid.....					
Commercial deposits subject to check.....	79,646 07	119,252 50	89,099 22	107,094 88	85,707 64
Commercial certificates of deposit..	1,155 79	667 14	237 61	1,439 00	735 99
Due to banks and bankers.....	853 55	1,941 12			257 85
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	30,402 98	36,384 99	38,150 74	37,569 46	38,627 85
Savings certificates of deposit.....	21,703 24	23,393 24	24,497 24	25,668 84	29,797 72
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$161,755 90	\$209,325 60	\$180,997 14	\$200,912 18	\$185,418 67

No. 318.

B. BANSARD & SON'S STATE BANK, MONROE.

Organized August 21, 1905.

BOYEZ DANSARD, *President*; B. FREIDENBERG, *Vice President*; BENJ. DANSARD, JR., *Cashier*;
CARL KIBURTZ, *Assistant Cashier*.DIRECTORS.—Boyez Dansard, E. R. Gilday, P. S. Root, E. L. Dansard, Benj. Dansard, Jr.,
B. Freidenberg.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$136,004 88	\$163,629 72	\$153,869 45	\$153,918 92	\$149,476 31
Bonds, mortgages and securities..	241,046 59	248,726 00	256,702 68	270,357 19	251,628 61
Premiums paid on bonds.....	1,409 00	1,350 00	1,350 00	1,350 00	1,350 00
Overdrafts.....	232 87		11 93	41 68	64 35
Banking house.....	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures.....	4,745 00	4,745 00	4,700 00	4,700 00	4,700 00
Other real estate.....					4,000 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	418 62	200 87			1,191 28
United States bonds.....					
Due from banks in reserve cities..	58,831 29	52,046 06	50,040 59	63,899 02	43,059 45
Exchanges for clearing house.....	7,512 42	4,026 85	2,576 60	2,948 21	2,951 47
U. S. and National bank currency..	14,971 00	15,576 00	18,904 00	14,588 00	15,171 00
Gold coin.....	7,340 00	8,387 50	6,540 00	7,802 50	7,872 50
Silver coin.....	1,446 40	1,257 80	938 20	1,341 65	2,194 20
Nickels and cents.....	285 69	432 32	372 71	472 76	468 98
Checks and cash items.....	899 99	1,019 89	2,847 49	1,469 73	927 86
Totals.....	\$484,124 75	\$510,398 01	\$507,853 65	\$531,879 66	\$494,056 01
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,200 00	5,500 00	5,500 00	5,500 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,320 73	911 98	1,866 40	936 77	1,850 64
Dividends unpaid.....	10 00	130 00	10 00	10 00	45 00
Commercial deposits subject to check.....	134,324 17	138,754 13	117,812 89	126,162 85	90,603 49
Commercial certificates of deposit..	79 47	65 00	65 00	65 00	
Due to banks and bankers.....	3,369 25	7,799 38	8,015 71	14,409 13	12,369 89
Certified checks.....	500 00	1,625 00	2,478 37	2,286 48	250 00
Cashier's checks outstanding.....					
Savings deposits.....	114,776 52	117,258 05	123,365 13	135,144 43	141,351 75
Savings certificates of deposit.....	174,544 61	188,354 47	198,740 15	197,365 00	191,585 24
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$484,124 75	\$510,398 01	\$507,853 65	\$531,879 66	\$494,056 01

STATE BANKING DEPARTMENT.

No. 321.

THE MONROE STATE SAVINGS BANK, MONROE.

Organized July 5, 1905.

EDMOND DULL, *President*; LEWIS C. KNAPP, *Vice President*; WALTER A. MEIER, *Cashier*;
LEO. J. NAVARRE, *Assistant Cashier*.

DIRECTORS.—Edmond Dull, C. A. Boehme, Eugene C. Betz, Fred H. Humphrey, Lewis C. Knapp,
H. E. French, R. M. Woonacott, Henry Shovar, Jno. P. Bronson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$92,505 39	\$103,236 77	\$84,235 08	\$96,709 22	\$106,070 19
Bonds, mortgages and securities..	50,095 00	52,380 00	57,194 00	75,304 00	79,154 00
Premiums paid on bonds.....				1,430 00	1,430 00
Overdrafts.....	49 04	329 27	37 17	202 78	7 41
Banking house.....					
Furniture and fixtures.....	5,015 48	5,030 11	5,030 11	5,030 11	5,034 73
Other real estate.....					
Due from other banks and bankers (not reserve cities).....				625 27	
Items in transit.....	9,681 77	5,562 41	1,273 50	7,232 92	12,609 70
United States bonds.....					
Due from banks in reserve cities..	24,851 97	23,151 04	71,141 85	38,470 42	22,738 04
Exchanges for clearing house.....				838 24	
U. S. and National bank currency..	9,126 00	6,186 00	14,870 00	12,463 00	4,605 09
Gold coin.....	55 00	3,140 00	2,640 00	1,990 00	1,635 00
Silver coin.....	539 50	847 30	1,045 50	2,258 70	1,226 65
Nickels and cents.....	66 97	69 51	302 88	198 64	102 98
Checks and cash items.....	139 62	128 52	215 97		130 63
Totals.....	\$192,125 74	\$200,060 93	\$237,986 06	\$242,753 30	\$234,744 33
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,944 19	683 25	1,650 86	2,394 68	1,013 61
Dividends unpaid.....					
Commercial deposits subject to check.....	44,891 05	61,978 60	84,767 54	78,103 79	56,148 58
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					47 47
Cashier's checks outstanding.....		6 98	2,251 50	1,375 00	168 97
Savings deposits.....	42,578 83	43,401 39	45,861 39	50,698 94	54,605 28
Savings certificates of deposit.....	50,211 67	41,490 71	50,954 77	57,680 89	60,260 42
Notes and bills rediscounted.....					
Bills payable.....					10,000 00
Totals.....	\$192,125 74	\$200,060 93	\$237,986 06	\$242,753 30	\$234,744 33

No. 202.

WAKEFIELD STATE BANK, MORENCI.

Organized January 10, 1898.

C. C. WAKEFIELD, *President*; F. E. CAWLEY, *Vice President*; C. A. WILSON, *Cashier*.

DIRECTORS.—C. C. Wakefield, J. O. Wakefield, W. M. Hamilton, F. E. Cawley, C. A. Wilson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$122,737 73	\$138,397 73	\$143,518 35	\$144,581 08	\$146,336 66
Bonds, mortgages and securities..	195,456 11	211,036 11	210,280 11	202,897 96	214,337 96
Premiums paid on bonds.....					
Overdrafts.....		4 52	36 15	78 97	
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					5,541 25
United States bonds.....					
Due from banks in reserve cities..	58,629 86	41,060 11	44,411 82	57,465 59	62,908 09
Exchanges for clearing house.....		26 70	187 61	63 56	149 80
U. S. and National bank currency..	17,985 00	17,014 00	17,303 00	9,105 00	10,309 00
Gold coin.....	4,365 00	5,480 00	5,735 00	6,565 00	10,130 00
Silver coin.....	1,540 85	1,223 80	1,441 35	2,138 40	1,411 90
Nickels and cents.....	80 33	123 06	52 78	52 91	35 17
Checks and cash items.....	81 31			1,860 00	775 00
Totals.....	\$407,876 19	\$421,366 03	\$429,966 17	\$431,808 47	\$458,934 83
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	7,044 90	1,966 80	6,052 07	3,063 59	5,331 94
Dividends unpaid.....					
Commercial deposits subject to check.....	51,196 22	66,628 76	73,197 58	68,778 45	63,079 47
Commercial certificates of deposit..	4,104 81	5,233 19	5,854 21	2,816 10	4,884 65
Due to banks and bankers.....		596 46			
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	309,530 76	310,940 82	306,962 31	321,150 33	349,638 77
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$407,876 19	\$421,366 03	\$429,966 17	\$431,808 47	\$458,934 83

STATE BANKING DEPARTMENT.

No. 222.

CITIZENS' SAVINGS BANK OF MOUNT CLEMENS.

Organized May 10, 1900.

A. T. DONALDSON, *President*; GEO. H. NICHOLS, THOS. W. NEWTON, *Vice Presidents*;
H. W. BEHNKE, *Cashier*; WM. H. FLORY, *Assistant Cashier*.

DIRECTORS.—A. T. Donaldson, Geo. H. Nichols, Thos. W. Newton, W. S. Donaldson, Wm. F. Nank,
J. Matthews, J. S. Paganetti, A. P. Grim, F. B. Schott.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$316,708 14	\$316,917 94	\$347,156 19	\$349,402 16	\$339,221 48
Bonds, mortgages and securities..	217,622 30	225,437 39	230,589 30	232,064 30	246,274 30
Premiums paid on bonds.....					
Overdrafts.....	1,082 34	2,157 49	3,294 00	850 52	1,307 98
Banking house.....	18,000 00	18,000 00	18,000 00	18,000 00	18,000 00
Furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate.....	1,530 00				
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					66 00
United States bonds.....					
Due from banks in reserve cities..	70,642 39	56,194 72	28,871 06	49,909 46	70,328 62
Exchanges for clearing house.....					
U. S. and National bank currency..	11,562 00	11,432 00	8,291 00	14,674 00	12,940 00
Gold coin.....	20,805 00	22,685 00	25,580 00	21,425 00	21,355 00
Silver coin.....	1,666 00	985 20	1,563 00	1,516 40	3,295 60
Nickels and cents.....	806 10	1,165 78	1,023 99	706 44	550 61
Checks and cash items.....	2,562 98	1,894 08	3,178 05	3,533 41	4,101 78
Totals.....	\$666,487 25	\$680,369 60	\$671,076 59	\$695,581 69	\$720,941 37
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	28,225 71	24,287 15	29,277 70	27,545 56	30,348 17
Dividends unpaid.....		50 00			50 00
Commercial deposits subject to check.....	124,007 25	138,482 00	93,003 58	109,653 44	126,940 37
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....		265 00	235 00	800 00	
Savings deposits.....	399,571 17	394,014 08	411,024 66	427,320 30	457,382 76
Savings certificates of deposit.....	54,683 12	43,271 37	47,535 65	62,262 39	46,220 07
Notes and bills rediscounted.....					
Bills payable.....			30,000 00	8,000 00	
Totals.....	\$666,487 25	\$680,369 60	\$671,076 59	\$695,581 69	\$720,941 37

No. 51.

THE MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

Corporate existence extended May 29, 1907.

T. LUNGERSHAUSEN, *President*; BYRON R. ERSKINE, *Vice President*; GEO. A. SKINNER, *Cashier*;
EDWARD A. HEINE, *Assistant Cashier*.

DIRECTORS.—T. Lungershausen, John Roskopp, John T. Nunneley, John J. Sherman, Byron R. Erskine, Geo. A. Skinner, George Chambers, Fred R. Eastman, Henry G. Berry.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$566,135 94	\$515,065 04	\$523,518 00	\$535,526 22	\$541,614 27
Bonds, mortgages and securities...	500,844 21	506,772 50	537,508 81	547,083 81	563,800 53
Premiums paid on bonds.....					
Overdrafts.....	3,524 81	2,190 41	1,582 51	2,217 96	1,786 85
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	2,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Building account.....	10,494 30	16,939 56	22,048 28	23,446 30	16,715 24
Other real estate.....	7,900 00	7,900 00	7,900 00	7,900 00	7,900 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	676 09	676 09		700 00	
United States bonds.....					
Due from banks in reserve cities..	117,535 03	150,814 17	115,956 61	129,377 54	171,072 42
Exchanges for clearing house.....		4,907 83		2,157 58	
U. S. and National bank currency..	15,028 00	13,423 00	25,792 00	20,532 00	16,233 00
Gold coin.....	40,672 50	45,137 50	49,680 00	45,895 00	49,422 50
Silver coin.....	1,390 75	3,232 75	2,499 75	2,721 50	4,238 50
Nickels and cents.....	160 37	93 12	187 63	162 30	155 96
Checks and cash items.....	144 70	4,820 77	5,311 47	3,181 24	4,286 71
Totals.....	\$1,291,506 70	\$1,297,972 74	\$1,317,985 06	\$1,347,201 55	\$1,403,225 98
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	77,259 22	67,434 86	76,607 15	79,974 74	66,158 35
Dividends unpaid.....					
Commercial deposits subject to check.....	157,796 52	147,938 74	160,170 42	166,529 07	213,550 67
Commercial certificates of deposit..	700 00	700 00	700 00	700 00	700 00
Due to banks and bankers.....					
Certified checks.....			3,510 00	1,500 00	50 00
Cashier's checks outstanding.....		1,823 16	960 00	760 00	422 50
Savings deposits.....	875,871 67	869,320 82	890,350 44	909,577 16	933,637 13
Savings certificates of deposit.....	79,889 29	80,755 16	85,687 05	88,160 58	88,707 33
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,291,506 70	\$1,297,972 74	\$1,317,985 06	\$1,347,201 55	\$1,403,225 98

STATE BANKING DEPARTMENT.

No. 158.

THE ULLRICH SAVINGS BANK, MOUNT CLEMENS.

Organized May 12, 1893.

ERNST J. OLDE, *President*; W. D. WILSON, R. C. ULLRICH, *Vice Presidents*;
PAUL J. ULLRICH, *Cashier*; ANTHONY HALLER, *Assistant Cashier*.

DIRECTORS.—Paul J. Ullrich, A. Martin Keeler, W. D. Wilson, Ernst J. Olde, Oscar C. Lungerhausen,
R. C. Ullrich, John Priehs, Frank E. Nellis, F. P. Ullrich.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$342,659 59	\$350,958 27	\$345,856 43	\$338,163 36	\$333,078 88
Bonds, mortgages and securities..	353,787 93	360,854 34	363,652 84	359,951 44	368,448 94
Premiums paid on bonds.....					
Overdrafts.....	3,426 81	2,599 86	2,806 29	1,723 90	1,341 35
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	5,000 00				
Other real estate.....		14,456 00	14,456 00	22,177 17	22,516 46
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	77 66	5 00	95 30	40 93	147 65
United States bonds.....					
Due from banks in reserve cities..	89,135 96	155,031 42	47,729 87	70,451 58	156,891 83
Exchanges for clearing house.....					
U. S. and National bank currency..	18,715 00	12,667 00	11,429 00	12,731 00	13,222 50
Gold coin.....	20,299 20	21,047 50	21,982 50	22,105 00	28,221 25
Silver coin.....	2,702 75	2,416 05	2,620 50	2,339 05	2,820 45
Nickels and cents.....	619 41	255 19	575 69	786 03	525 20
Checks and cash items.....	930 51	913 57	861 57	2,901 97	3,441 46
Totals.....	\$862,354 82	\$946,204 20	\$837,065 99	\$858,371 43	\$945,665 97
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	40,980 34	10,895 90	14,632 38	8,208 63	12,980 53
Dividends unpaid.....	150 00		180 00	690 00	
Commercial deposits subject to check.....	133,832 80	234,004 63	125,495 16	133,641 13	173,569 76
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....		11 85			250 00
Cashier's checks outstanding.....		1,000 00		1,110 00	
Savings deposits.....	490,571 49	476,068 55	467,455 22	494,384 90	525,495 76
Savings certificates of deposit.....	46,820 19	49,223 27	54,303 23	55,336 77	58,369 92
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$862,354 82	\$946,204 20	\$837,065 99	\$858,371 43	\$945,665 97

No. 170.

EXCHANGE SAVINGS BANK, MOUNT PLEASANT.

Organized May 1, 1894.

ARWIN E. GORHAM, *President*; CHAS. T. GRAWN, FRANK B. WHITEHEAD, *Vice Presidents*;
CHESTER A. KELLOGG, *Cashier*; R. B. DUSENBURY, *Assistant Cashier*.

DIRECTORS.—Arwin E. Gorham, John Kinney, Charles M. Brooks, William C. Dusenbury, Chas. T. Grawn, Frank B. Whitehead, Chester A. Kellogg, Francis McNamara.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$157,662 82	\$157,557 71	\$159,514 86	\$177,508 48	\$167,655 29
Bonds, mortgages and securities...	129,815 25	126,150 25	129,297 30	130,115 30	134,357 68
Premiums paid on bonds.....					
Overdrafts.....	1,306 37	806 44	977 80	837 13	1,053 48
Banking house.....	6,508 85	6,503 85	12,500 00	12,500 00	12,500 00
Furniture and fixtures.....	1,431 06	1,421 06	3,500 00	3,500 00	3,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	8,883 79	7,126 45	10,165 76	13,476 88	4,760 51
United States bonds.....				1,600 00	1,600 00
Due from banks in reserve cities..	36,467 96	50,727 35	77,857 54	61,456 38	80,427 94
Exchanges for clearing house....	3,566 44	1,139 18	1,051 78	2,906 55	2,056 59
U. S. and National bank currency..	8,999 00	10,241 00	15,522 00	9,115 00	9,504 00
Gold coin.....	8,080 00	8,100 00	8,710 00	9,725 00	9,875 00
Silver coin.....	765 00	1,300 00	935 00	1,105 00	1,784 00
Nickels and cents.....	206 70	316 18	380 69	310 71	415 42
Checks and cash items.....	373 00	117 04	327 95	195 79	107 78
Totals.....	\$364,051 24	\$371,505 51	\$420,740 68	\$424,352 22	\$429,597 69
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	21,000 00	21,000 00	21,000 00	22,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,570 83	1,604 02	3,171 28	1,562 69	1,043 27
Dividends unpaid.....					
Commercial deposits subject to check.....	101,187 18	108,949 41	111,597 39	101,546 83	98,984 50
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....	1,517 17	1,517 17	197 17	197 17	197 17
Cashier's checks outstanding.....					
Savings deposits.....	53,117 17	53,492 34	57,344 72	59,054 71	61,976 99
Savings certificates of deposit....	136,658 89	134,642 57	177,430 12	190,990 82	195,395 76
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$364,051 24	\$371,505 51	\$420,740 68	\$424,352 22	\$429,597 69

STATE BANKING DEPARTMENT.

No. 277.

ISABELLA COUNTY STATE BANK, MT. PLEASANT.

Organized June 30, 1903.

JOHN S. WEIDMAN, *President*; ARBA Z. CAMPBELL, *Vice President*; ELTON J. VAN LEUVEN, *Cashier*;
JOHN W. BENFORD, *Assistant Cashier*.

DIRECTORS.—John S. Weidman, Frank G. Thiers, Fred L. Keeler, Floyd Mitchell, Arba Z. Campbell,
J. S. Weidman, Jr., L. D. Cole.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$113,736 69	\$119,699 67	\$142,691 86	\$133,707 71	\$133,488 34
Bonds, mortgages and securities..	200,856 22	212,982 28	217,473 63	213,988 63	214,447 55
Premiums paid on bonds.....					
Overdrafts.....	352 79	633 31	3,285 07	1,533 82	1,781 68
Banking house.....	15,000 00	15,900 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		900 00	7,543 96	4,000 00	
Items in transit.....	1,600 00				1,400 00
United States bonds.....					
Due from banks in reserve cities..	58,964 74	72,893 45	43,167 82	39,748 74	45,561 75
Exchanges for clearing house.....	278 36	326 92	214 61	32 82	182 50
U. S. and National bank currency..	13,587 00	13,717 00	16,182 00	23,035 00	17,243 00
Gold coin.....	4,290 00	3,447 50	4,345 00	4,705 00	4,675 00
Silver coin.....	3,200 55	3,473 55	3,478 45	2,719 00	1,636 20
Nickels and cents.....	151 68	262 98	192 56	167 31	97 58
Checks and cash items.....	386 66	530 05	56 50	108 84	114 75
Totals.....	\$413,904 69	\$445,366 71	\$455,131 46	\$440,246 87	\$437,128 35
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	20,000 00	22,000 00	22,000 00	22,000 00	24,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,960 45	2,243 74	4,981 62	5,169 86	1,929 79
Dividends unpaid.....					
Commercial deposits subject to check.....	137,951 94	142,232 07	142,333 57	130,427 20	122,022 48
Commercial certificates of deposit..					
Due to banks and bankers.....	288 11				
Certified checks.....	600 00				100 00
Cashier's checks outstanding.....					
Savings deposits.....	43,559 23	56,407 68	54,192 45	56,468 60	57,900 84
Savings certificates of deposit.....	175,544 96	182,463 22	191,623 82	186,181 21	191,175 24
State deposits.....		10,000 00	10,000 00	10,000 00	10,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$413,904 69	\$445,366 71	\$455,131 46	\$440,246 87	\$437,128 35

No. 60.

MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 1, 1887.

HORATIO N. HOVEY, *President*; J. F. DENSLOW, PAUL S. MOON, *Vice Presidents*;
F. E. HAMMOND, *Cashier*; P. O. HOLTHE, *Assistant Cashier*; HARRY A. RIETDYK, *Auditor*.

DIRECTORS.—H. N. Hovey, F. E. Hammond, J. F. Denslow, C. L. Thompson, Paul S. Moon, J. H. Ford, C. W. Sessions.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$278,237 24	\$257,039 88	\$302,806 17	\$312,362 04	\$319,149 94
Bonds, mortgages and securities...	315,243 99	309,632 87	308,100 87	315,026 87	318,880 83
Premiums paid on bonds.....	5,000 00	4,466 75	4,466 75	4,441 75	4,416 75
Overdrafts.....	326 01	2,260 51	736 03	788 97	1,427 05
Banking house.....	23,095 85	23,262 30	23,262 30	23,262 30	23,262 30
Furniture and fixtures.....	16,062 66	16,073 66	16,975 19	17,051 02	17,050 02
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	327 36	17 10	76 21	85 00	760 85
United States bonds.....					
Due from banks in reserve cities..	44,439 64	49,054 61	70,925 91	80,874 54	100,357 16
Exchanges for clearing house....	1,212 12	1,817 80	1,336 29	1,255 64	4,604 31
U. S. and National bank currency..	38,561 75	32,657 00	34,375 00	33,645 00	30,710 00
Gold coin.....	12,315 00	7,937 50	8,707 50	9,950 00	10,180 00
Silver coin.....	3,286 85	3,317 20	2,677 60	3,031 75	3,995 00
Nickels and cents.....	328 84	306 18	363 19	201 54	206 47
Checks and cash items.....	387 01	211 78	372 31	254 96	25 64
Totals.....	\$738,824 32	\$708,055 14	\$775,241 32	\$802,231 38	\$835,006 32
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	14,487 09	14,338 38	12,211 33	15,020 12	16,853 61
Dividends unpaid.....					4 00
Commercial deposits subject to check.....	93,282 69	66,800 66	120,110 45	130,292 18	151,908 39
Commercial certificates of deposit..	75,119 16	72,040 60	67,185 92	77,110 50	80,613 26
Due to banks and bankers.....					
Certified checks.....	111 00				
Cashier's checks outstanding.....					
Savings deposits.....	495,824 38	494,875 50	515,733 62	519,808 58	525,627 06
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$738,824 32	\$708,055 14	\$775,241 32	\$802,231 38	\$835,006 32

STATE BANKING DEPARTMENT.

No. 19.

FARMERS' AND MERCHANTS' BANK OF NASHVILLE.

Organized December 15, 1888.

G. A. TRUMAN, *President*; C. W. SMITH, *Vice President*; C. A. HOUGH, *Cashier*;
H. D. WOTRING, *Assistant Cashier*.DIRECTORS.—C. A. Hough, G. A. Truman, W. H. Kleinhans, C. W. Smith, S. F. Hinchman,
C. L. Glasgow, L. E. Lentz, H. D. Wotring.

Resources..	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$180,097 18	\$191,178 84	\$195,964 92	\$195,976 95	\$206,321 44
Bonds, mortgages and securities..	157,744 46	165,645 19	172,578 08	188,090 01	197,912 28
Premiums paid on bonds.....					
Overdrafts.....	1,407 48	1,349 82	744 67	379 02	1,081 34
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	873 67				1,200 00
Items in transit.....		193 84	32 27	733 12	37 45
United States bonds.....					
Due from banks in reserve cities..	56,984 50	49,737 54	57,766 67	76,764 62	45,042 19
Exchanges for clearing house.....					
U. S. and National bank currency..	16,900 00	15,433 00	16,652 00	13,577 00	15,587 00
Gold coin.....	6,465 00	7,310 00	7,770 00	8,695 00	9,105 00
Silver coin.....	929 20	747 40	963 30	1,137 40	1,156 80
Nickels and cents.....	106 12	138 19	135 11	152 13	223 75
Checks and cash items.....	713 76	611 33	1,014 05	1,183 44	1,517 87
Totals.....	\$427,821 37	\$437,340 15	\$458,621 07	\$491,688 69	\$484,185 12
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	17,000 00	17,000 00	17,000 00	17,000 00	17,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,655 90	3,210 06	3,448 86	7,783 44	3,967 11
Dividends unpaid.....					
Commercial deposits subject to check.....	57,750 17	59,091 15	64,476 83	76,033 94	63,986 75
Commercial certificates of deposit..	125,262 00	112,880 86	116,643 43	108,073 47	102,440 49
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	191,633 30	211,642 08	222,955 95	235,299 34	243,482 27
Savings certificates of deposit.....	2,520 00	3,516 00	4,096 00	17,508 50	23,306 50
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$427,821 37	\$437,340 15	\$458,621 07	\$491,688 69	\$484,185 12

STATE BANKS OF MICHIGAN.

265

No. 311.

THE STATE SAVINGS BANK OF NASHVILLE, NASHVILLE.

Organized May 9, 1905.

J. I. BAKER, *President*; J. C. FURNISS, *Vice President*; C. MARSHALL, *Cashier*;
E. L. SCHANTZ, *Assistant Cashier*.

DIRECTORS — John I. Baker, H. Setterington, J. C. Furniss, T. C. Downing, H. C. Zeuschneitt, J. F. Kocher, W. A. Vance, G. W. Gallatin, C. Marshall.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$40,719 28	\$39,421 32	\$45,334 11	\$44,706 72	\$42,807 93
Bonds, mortgages and securities..	44,877 68	44,642 68	41,322 68	39,472 68	38,822 68
Premiums paid on bonds.....					
Overdrafts.....	332 25	34 23	370 70	130 31	427 76
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	2,300 00	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate.....			211 26		
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,709 91	254 40		229 00	
United States bonds.....					
Due from banks in reserve cities..	5,258 26	9,660 81	8,628 40	6,482 66	6,831 63
Exchanges for clearing house.....					
U. S. and National bank currency..	2,366 00	1,326 00	2,375 00	3,138 00	1,276 00
Gold coin.....	1,820 00	2,105 00	2,255 00	2,415 00	2,630 00
Silver coin.....	817 08	1,008 77	802 27	871 32	984 47
Nickels and cents.....	138 00	165 00	70 00	63 00	51 00
Checks and cash items.....	241 31	23 90	30 80	312 00	
Totals.....	\$105,079 77	\$105,442 11	\$108,200 21	\$104,620 72	\$100,631 47
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	1,500 00	1,625 00
Undivided profits, less current ex- penses, interest and taxes paid..	420 74	630 79	1,111 88	876 95	491 06
Dividends unpaid.....					
Commercial deposits subject to check.....	8,702 42	8,297 19	8,132 52	7,838 46	12,471 07
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	42,347 23	47,685 92	50,871 39	49,538 88	47,703 81
Savings certificates of deposit.....	23,109 38	22,328 31	21,584 42	19,866 43	13,340 53
Notes and bills rediscounted.....					
Bills payable.....	4,000 00				
Totals.....	\$105,079 77	\$105,442 11	\$108,200 21	\$104,620 72	\$100,631 47

STATE BANKING DEPARTMENT.

No. 439.

*THE NEGAUNEE STATE BANK, NEGAUNEE.

Organized August 24, 1909.

FRANK A. BELL, *President*; THOMAS PELLOW, *Vice President*; THOS. PASCOE, *Cashier*.

DIRECTORS.—Frank A. Bell, Thomas Pellow, John W. Elliott, Thomas Pascoe, Thomas Connors, John Huhtala.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....					
Bonds, mortgages and securities...					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					
Exchanges for clearing house.....					
U. S. and National bank currency..					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks and cash items.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					

*Commenced business September 27, 1909.

No. 368.

THE FIRST STATE BANK OF NEWAYGO.

Organized March 17, 1907.

M. F. HATCH, *President*; S. W. WEBBER, A. T. SQUIER, *Vice Presidents*; H. S. THOMPSON, *Cashier*.

DIRECTORS.—M. F. Hatch, S. W. Webber, H. S. Thompson, A. T. Squier, H. D. Woodward, Geo. Luton.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$59,399 55	\$55,898 02	\$64,697 08	\$65,439 31	\$68,736 30
Bonds, mortgages and securities...	90,109 67	89,224 67	90,571 67	93,759 47	93,923 97
Premiums paid on bonds.....					
Overdrafts.....	209 68	379 36	400 21		262 22
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	226 94		216 87		
Items in transit.....			19 88		
United States bonds.....					
Due from banks in reserve cities..	30,971 56	34,868 71	27,622 65	38,918 92	32,522 37
Exchanges for clearing house.....					
U. S. and National bank currency..	6,147 00	4,939 00	9,018 00	12,406 00	12,388 00
Gold coin.....	8,350 00	7,525 00	7,800 00	7,852 50	8,105 00
Silver coin.....	2,144 25	1,909 75	1,384 75	1,133 75	885 00
Nickels and cents.....	301 51	259 76	355 38	271 35	297 91
Checks and cash items.....	302 10	1,357 70	326 28		1,092 44
Totals.....	\$208,152 26	\$206,361 97	\$212,212 77	\$229,781 30	\$228,213 21
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,200 00	4,200 00	4,200 00	4,200 00	4,600 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,707 54	1,337 32	2,355 38	2,594 55	904 63
Dividends unpaid.....					
Commercial deposits subject to check.....	66,263 51	67,650 44	55,328 13	60,960 28	61,677 57
Commercial certificates of deposit..	10,695 44	7,000 35	5,235 35	4,576 93	4,506 93
Due to banks and bankers.....		32 46		116 49	209 24
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	105,285 77	106,051 40	125,093 91	128,333 05	136,314 79
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$208,152 26	\$206,361 97	\$212,212 77	\$229,781 30	\$228,213 21

STATE BANKING DEPARTMENT.

No. 399.

THE NEWBERRY STATE BANK, NEWBERRY.

Organized May 14, 1908.

FRANK P. BOHN, *President*; LOUIS H. FEAD, W. G. FRETZ, *Vice Presidents*; E. M. CHAMBERLAIN, *Cashier*.

DIRECTORS.—F. P. Bohn, L. H. Fead, W. G. Fretz, E. L. Fretz, E. M. Chamberlain.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$91,175 15	\$99,256 53	\$67,056 53	\$69,902 43	\$67,738 68
Bonds, mortgages and securities..	42,822 57	65,182 87	69,230 43	73,305 43	61,077 24
Premiums paid on bonds.....					
Overdrafts.....	242 74	127 22	17 28	119 90	121 53
Banking house.....	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
Furniture and fixtures.....	2,619 07	2,618 07	2,618 07	2,618 07	2,618 07
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	• 390 96	1,446 34	100 46	996 22	162 75
United States bonds.....					
Due from banks in reserve cities..	28,101 62	24,321 49	30,348 81	16,321 47	17,446 59
Exchanges for clearing house.....					
U. S. and National bank currency..	11,360 00	8,963 00	7,879 00	7,836 00	5,291 00
Gold coin.....	4,475 00	5,075 00	5,680 00	6,185 00	6,775 00
Silver coin.....	1,623 70	1,296 30	1,302 10	1,600 05	802 65
Nickels and cents.....	62 78	112 71	95 25	109 53	127 20
Checks and cash items.....	488 22	591 63	4 49	481 40	92 60
Totals.....	\$195,861 81	\$221,490 16	\$196,832 42	\$191,975 50	\$174,753 31
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	500 00	600 00	900 00	900 00	1,050 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,376 42	770 16	608 56	1,753 00	1,161 24
Dividends unpaid.....					
Commercial deposits subject to check.....	99,504 06	124,160 17	98,172 47	96,598 19	83,868 94
Commercial certificates of deposit..	7,011 16	3,987 81	3,372 73	2,780 31	3,211 56
Due to banks and bankers.....					
Certified checks.....					7 50
Cashier's checks outstanding.....					
Savings deposits.....	35,702 10	38,726 10	42,189 94	40,587 14	39,151 55
Savings certificates of deposit.....	26,734 00	28,186 78	26,490 93	24,247 11	21,219 87
Reserve for interest and taxes.....	34 07	59 14	97 79	109 75	82 65
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$195,861 81	\$221,490 16	\$196,832 42	\$191,975 50	\$174,753 31

No. 245.

NEW HAVEN SAVINGS BANK, NEW HAVEN.

Organized September 25, 1901.

W. F. EDMUNDS, *President*; THOS. K. MCINNIS, *Vice President*; ADAM A. BENNETT, *Cashier*.

DIRECTORS.—W. F. Edmunds, Adam A. Bennett, Wm. Kurzhals, Sr., O. C. Lungershausen, Luke Broughton, T. K. McInnis, Henry DeGroot, Ernest Villerot, Frank E. Nellis.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$98,135 64	\$99,138 05	\$109,078 63	\$114,734 76	\$116,650 80
Bonds, mortgages and securities...	72,580 00	75,555 00	70,239 00	72,469 00	74,939 00
Premiums paid on bonds.....					
Overdrafts.....	2,350 57	1,350 80	569 30	279 27	881 50
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate.....			636 00	636 00	636 00
Due from other banks and bankers (not reserve cities).....	23,853 25	6,366 15	2,308 89	5,640 87	1,839 37
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	16,912 02	12,946 47	14,626 77	12,128 19	18,964 25
Exchanges for clearing house.....					
U. S. and National bank currency..	2,933 00	3,757 00	2,441 00	2,899 00	2,852 00
Gold coin.....	5,940 00	5,450 00	5,605 00	5,332 50	5,482 50
Silver coin.....	313 95	313 85	264 60	284 80	360 00
Nickels and cents.....	84 39	98 63	74 24	90 95	83 37
Checks and cash items.....	279 00	45 90	60 87		15 95
Totals.....	\$226,981 82	\$208,621 85	\$209,504 30	\$218,095 34	\$226,204 74
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	6,000 00	7,000 00	7,000 00	7,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	7,851 38	6,289 27	8,830 47	7,967 41	5,821 43
Dividends unpaid.....	20 00	48 00			
Commercial deposits subject to check.....	34,600 55	16,297 20	15,043 62	14,198 54	15,392 53
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					188 82
Cashier's checks outstanding.....	1,179 31	2,227 70	1,323 40	1,812 96	2,061 28
Savings deposits.....	130,220 46	127,763 55	126,672 35	135,774 12	136,355 28
Savings certificates of deposit.....	27,110 12	28,906 13	30,634 46	31,352 31	32,385 40
Notes and bills rediscounted.....					
Bills payable.....					4,000 00
Totals.....	\$226,981 82	\$208,621 85	\$209,504 30	\$218,095 34	\$226,204 74

STATE BANKING DEPARTMENT.

No. 240.

NILES CITY BANK, NILES.

Organized July 13, 1901.

DICKSON S. SCOFFERN, *President*; MATHEW STOLL, *Vice President*; GEO. L. FAUROUTE, *Cashier*.

DIRECTORS.—Chas. F. Pears, Chas. Bishop, F. N. Bonine, Geo. L. Fauroute, Bascom Parker, Mathew Stoll, R. F. Kompass, Dickson S. Scoffern.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$80,843 06	\$100,091 56	\$111,629 07	\$103,515 24	\$104,468 31
Bonds, mortgages and securities..	60,076 00	60,575 46	63,925 46	70,325 46	76,125 46
Premiums paid on bonds.....					
Overdrafts.....	1,452 01	625 15	609 45	423 21	614 67
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate. Due from other banks and bankers (not reserve cities).....					
Items in transit.....	3,977 33	6,270 15	1,455 09	1,440 14	3,995 50
United States bonds.....					
Due from banks in reserve cities..	44,816 94	49,026 14	26,156 46	44,474 75	30,986 98
Exchanges for clearing house.....					
U. S. and National bank currency..	11,878 00	8,964 00	10,148 00	6,143 00	8,578 00
Gold coin.....	10,410 00	11,865 00	7,090 00	11,685 00	13,760 00
Silver coin.....	2,318 90	1,560 70	1,213 50	2,052 45	1,948 40
Nickels and cents.....	180 04	226 60	205 08	152 02	140 85
Checks and cash items.....	123 51	242 89	3,802 60	104 47	1,150 46
Totals.....	\$233,575 79	\$246,947 65	\$233,734 71	\$247,815 74	\$249,568 63
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,119 25	1,573 86	2,363 03	3,298 76	2,354 77
Dividends unpaid.....	400 00	1,150 00	350 00	350 00	550 00
Commercial deposits subject to check.....	100,859 83	115,286 31	96,268 15	102,177 30	102,754 27
Commercial certificates of deposit..	19,885 66	15,039 46	10,362 41	11,942 32	8,132 33
Due to banks and bankers.....	2,201 66				
Certified checks.....	500 00	210 70		1,000 00	300 00
Cashier's checks outstanding.....					
Savings deposits.....	22,716 11	22,529 45	28,936 88	27,136 87	29,175 03
Savings certificates of deposit....	24,893 28	31,157 87	35,454 24	41,910 49	46,302 23
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$233,575 79	\$246,947 65	\$233,734 71	\$247,815 74	\$249,568 63

No. 36.

PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Reorganized October 1, 1889.

JAMES E. LEETE, *President*; F. C. BALLARD, *Vice President*; WILLIAM MAHON, *Cashier*;
K. M. BARBOUR, *Assistant Cashier*.

DIRECTORS.—James E. Leete, A. H. Leete, F. C. Ballard, William Mahon, G. D. Miller, D. Orr, H. Ford.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$132,384 01	\$130,129 31	\$138,217 40	\$124,287 49	\$144,933 64
Bonds, mortgages and securities..	168,786 37	177,544 42	164,362 42	200,018 28	206,013 83
Premiums paid on bonds.....					
Overdrafts.....	6,826 49	3,072 70	85 65	101 16	2,126 79
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,452 52	2,652 43	1,961 57	733 76	909 62
United States bonds.....					
Due from banks in reserve cities..	29,933 38	28,684 55	44,273 93	32,869 40	41,871 10
Exchanges for clearing house.....					
U. S. and National bank currency.	7,134 00	3,567 00	7,778 00	4,708 00	3,532 00
Gold coin.....	10,305 00	11,315 00	10,865 00	10,610 00	10,405 00
Silver coin.....	1,360 90	908 30	781 20	659 26	762 45
Nickels and cents.....	210 85	193 50	222 15	193 47	183 38
Checks and cash items.....	251 10	94 28	3,374 81	6,062 02	744 45
Totals.....	\$371,143 62	\$369,661 49	\$383,412 13	\$391,732 83	\$423,072 26
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,786 61	7,328 23	9,925 88	11,733 48	7,504 13
Dividends unpaid.....					
Commercial deposits subject to check.....	24,217 61	34,338 84	38,590 99	35,816 28	35,917 87
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	235,661 33	229,571 60	240,060 72	245,505 28	253,267 74
Savings certificates of deposit.....	41,488 07	38,422 82	34,834 54	33,677 79	34,382 52
State monies on deposit.....				5,000 00	5,000 00
Notes and bills rediscounted.....					27,000 00
Bills payable.....					
Totals.....	\$371,143 62	\$369,661 49	\$383,412 13	\$391,732 83	\$423,072 26

No. 367.

THE LAPHAM STATE SAVINGS BANK, NORTHVILLE.

Organized March 8, 1907.

F. S. HARMON, *President*; A. B. SMITH, CHAS. YERKES, *Vice Presidents*; E. H. LAPHAM, *Cashier*.DIRECTORS.—F. S. Harmon, A. B. Smith, Chas. Yerkes, F. G. Terrill, R. Christensen, F. S. Neal.
Edward H. Lapham.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$45,883 72	\$52,936 12	\$64,932 54	\$66,067 64	\$63,845 23
Bonds, mortgages and securities..	51,748 17	53,963 17	56,205 67	56,152 61	66,946 36
Premiums paid on bonds.....					
Overdrafts.....	13 82	19 37	68	25 92	102 04
Banking house.....	12,453 08	12,453 08	12,453 08	12,453 08	12,450 00
Furniture and fixtures.....	4,167 61	4,167 61	4,142 61	4,142 61	4,100 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	15,869 78	21,458 11	14,299 02	16,945 84	21,632 04
Exchanges for clearing house.....					
U. S. and National bank currency..	3,911 00	5,247 00	4,625 00	3,610 00	3,943 00
Gold coin.....	3,080 00	3,595 00	4,580 00	5,277 50	5,667 50
Silver coin.....	215 55	405 75	115 00	296 55	379 65
Nickels and cents.....	20 79	90 99	74 00	64 47	61 55
Checks and cash items.....	75 60	125 00	203 55	253 78	55 66
Expenses and interest paid.....	139 33				
Totals.....	\$137,558 45	\$154,461 20	\$161,631 15	\$165,290 00	\$179,183 03
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..		1,296 85	1,826 23	1,762 47	2,991 22
Dividends unpaid.....					
Commercial deposits subject to check.....	17,856 30	20,505 82	24,937 88	20,397 56	20,869 60
Commercial certificates of deposit..	46,196 38	50,941 87	44,614 93	47,519 05	56,631 08
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	48,505 77	56,716 66	65,252 11	70,610 92	73,091 18
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$137,558 45	\$154,461 20	\$161,631 15	\$165,290 00	\$179,183 03

No. 145.

NORTHVILLE STATE SAVINGS BANK OF NORTHVILLE.

Organized December 10, 1892.

L. W. SIMMONS, *President*; E. A. CHAPMAN, F. A. MILLER, *Vice Presidents*;
L. A. BABBITT, *Cashier*; H. P. SEELEY, *Assistant Cashier*.

DIRECTORS.—L. W. Simmons, E. A. Chapman, F. A. Miller, C. H. Coldren, G. D. Spencer,
T. G. Richardson, R. C. Yerkes.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$124,678 86	\$126,516 60	\$125,012 67	\$125,850 84	\$131,813 75
Bonds, mortgages and securities...	99,589 52	97,769 52	95,412 41	91,042 41	88,885 40
Premiums paid on bonds.....					
Overdrafts.....	246 73	470 89	1,085 67	753 63	1,220 21
Banking house.....	7,400 00	7,400 00	7,400 00	7,400 00	7,400 00
Furniture and fixtures.....	4,250 00	4,250 00	4,250 00	4,250 00	4,250 00
Other real estate.....	3,100 00	3,100 00	3,100 00	3,100 00	3,100 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		140 00			25 00
United States bonds.....					
Due from banks in reserve cities..	32,448 42	15,818 13	29,386 79	30,314 82	26,912 50
Exchanges for clearing house.....					
U. S. and National bank currency.	3,746 00	4,384 00	7,594 00	1,693 00	3,084 00
Gold coin.....	10,000 00	10,350 00	10,315 00	10,000 00	10,000 00
Silver coin.....	455 00	260 00	140 00	355 00	530 00
Nickels and cents.....	205 36	199 38	239 93	250 90	212 66
Checks and cash items.....	1 34	68 45	32 24	705 04	125 05
Totals.....	\$286,121 23	\$270,726 97	\$283,968 71	\$275,715 64	\$277,558 57
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	4,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	7,069 25	3,702 42	5,829 30	4,863 36	4,199 87
Dividends unpaid.....	10 50	21 00			17 50
Commercial deposits subject to check.....	34,219 16	37,154 11	40,779 67	33,045 15	36,579 18
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	118,366 59	116,071 68	116,019 36	117,744 93	119,872 43
Savings certificates of deposit.....	97,435 73	83,777 76	81,840 38	85,062 20	81,889 59
State monies on deposit.....				5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....			10,000 00		
Totals.....	\$286,121 23	\$270,726 97	\$283,968 71	\$275,715 64	\$277,558 57

STATE BANKING DEPARTMENT.

No. 349.

THE ONAWAY STATE BANKING COMPANY, ONAWAY.

Organized August 6, 1906.

C. H. OSGOOD, *President*; J. E. GUMM, JAMES FINAN, *Vice Presidents*; FRANK D. HUGHES, *Cashier*;
LEWIS E. WAGGONER, *Assistant Cashier*.

DIRECTORS.—C. H. Osgood, Julius E. Gumm, Frank D. Hughes, Francis Faircloth, James Finan,
Mowat Johnston, E. F. Hughes.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$42,827 39	\$47,407 35	\$45,870 79	\$48,567 65	\$46,391 45
Bonds, mortgages and securities..	22,184 73	16,610 89	17,371 78	18,142 38	17,186 01
Premiums paid on bonds.....					
Overdrafts.....	16 83	10 06	58	7 27	53 53
Banking house.....	2,700 00	2,700 00	2,700 00	2,700 00	2,700 00
Furniture and fixtures.....	2,300 00	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	2,731 18	3,324 60	7,608 44	1,957 07	2,341 24
Exchanges for clearing house....	634 74	3,019 55		299 71	
U. S. and National bank currency..	6,830 00	7,381 00	4,134 00	6,568 00	6,477 00
Gold coin.....					
Silver coin.....	889 20	437 80	887 00	1,025 65	678 00
Nickels and cents.....	41	33	80 01	1 39	96
Checks and cash items.....			1,543 42		
Totals.....	\$81,114 48	\$83,191 58	\$82,476 02	\$81,569 12	\$78,128 19
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	882 80	392 49	473 71	408 97	656 92
Dividends unpaid.....	9 00	24 00	22 50	22 50	7 50
Commercial deposits subject to check.....	25,909 76	29,966 37	30,597 26	29,357 00	29,269 72
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	9,221 62	9,490 85	9,403 53	9,707 83	8,611 14
Savings certificates of deposit....	9,891 50	10,617 87	13,479 02	13,572 82	11,082 91
Notes and bills rediscounted.....	3,000 00				
Bills payable.....	4,700 00	4,200 00			
Totals.....	\$81,114 48	\$83,191 58	\$82,476 02	\$81,569 12	\$78,128 19

No. 280.

ONAWAY STATE SAVINGS BANK, ONAWAY.

Organized September 15, 1903.

A. V. HINKLEY, *President*; GEO. W. GLASIER, *Vice President*; J. FRANK MORFORD, *Cashier*;
GEO. W. PREGITZER, *Assistant Cashier*.

DIRECTORS.—A. V. Hinkley, E. J. Lobdell, P. H. Mahoney, Geo. W. Glasier, Daniel Mahoney, J. Frank Morford, B. J. Lobdell, W. L. Churchill.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$90,535 87	\$76,932 42	\$82,034 91	\$79,464 23	\$83,580 87
Bonds, mortgages and securities..	32,706 72	31,092 40	33,422 74	36,094 30	37,772 02
Premiums paid on bonds.....					
Overdrafts.....	56 48	52 88	8 06	64 22	38 41
Banking house.....	6,280 00	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	2,350 00	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate.....	1,500 00	1,200 00	1,200 00	1,200 00	1,200 00
Due from other banks and bankers (not reserve cities).....					439 71
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	8,331 32	15,146 47	23,364 70	25,516 45	25,412 02
Exchanges for clearing house.....	1,175 81	944 48	546 40	663 21	638 82
U. S. and National bank currency..	4,711 00	10,058 00	13,367 00	6,088 00	10,918 00
Gold coin.....	1,410 00	705 00	660 00	1,050 00	1,520 00
Silver coin.....	2,400 00	1,111 05	1,348 90	1,855 65	1,940 40
Nickels and cents.....	19 85	22	38	36	19
Checks and cash items.....	2,232 83	761 06	801 45	276 83	811 50
Totals.....	\$143,709 88	\$147,303 98	\$165,054 54	\$180,573 25	\$172,571 94
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,668 31	915 67	1,939 66	2,263 42	3,423 24
Dividends unpaid.....		2,500 00	100 00	100 00	
Commercial deposits subject to check.....	35,109 84	41,078 89	48,817 71	31,945 12	43,553 32
Commercial certificates of deposit..	26,518 78	24,044 51	24,779 42	33,324 00	35,091 71
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	42,412 95	43,764 91	54,417 75	55,440 71	55,503 67
Savings certificates of deposit.....					
State monies on deposit.....				2,500 00	
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$143,709 88	\$147,303 98	\$165,054 54	\$180,573 25	\$172,571 94

STATE BANKING DEPARTMENT.

No. 378.

THE ONSTED STATE BANK, ONSTED.

Organized September 20, 1907.

FRANK M. SKINNER, *President*; LEONARD S. MANN, *Vice President*; SMITH C. FAIRBANKS, *Cashier*; FAY E. ROSS, *Assistant Cashier*.

DIRECTORS.—F. M. Skinner, Leonard S. Mann, Smith C. Fairbanks, Warren G. Shepherd, Chas. Kerr, Fred Hardcastle, G. W. Ross, E. B. Rynd, Edward Kelley, Anna White, Robert Peters, L. L. Curtis, Mary Campbell.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$43,336 14	\$40,346 36	\$34,892 68	\$40,039 77	\$41,176 72
Bonds, mortgages and securities..	22,892 07	29,317 07	41,550 24	46,363 85	47,638 85
Premiums paid on bonds.....					
Overdrafts.....	172 66	1,743 15	372 91	136 31	7 03
Banking house.....	1,390 16	1,397 31	1,397 31	1,397 31	1,397 31
Furniture and fixtures.....	1,759 15	1,814 15	1,814 15	1,814 15	1,814 15
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	13,378 20	12,279 35	14,409 90	5,620 54	14,165 02
Exchanges for clearing house.....					
U. S. and National bank currency..	2,891 00	1,632 00	3,742 00	5,012 00	2,401 00
Gold coin.....	402 50	787 50	1,182 50	442 50	707 50
Silver coin.....	1,148 50	1,775 50	1,494 75	1,188 00	678 50
Nickels and cents.....	118 45	80 55	112 44	50 54	79 89
Checks and cash items.....	542 90	50 00	334 42	187 68	398 37
Totals.....	\$88,031 73	\$91,222 94	\$101,303 30	\$102,252 65	\$110,464 34
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$19,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....		24 70	24 70	24 70	155 21
Undivided profits, less current ex- penses, interest and taxes paid..	131 08	542 62	1,535 48	1,542 77	1,044 53
Dividends unpaid.....				222 36	
Commercial deposits subject to check.....	12,141 99	15,149 47	15,591 87	16,323 13	
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	44,727 45	46,285 68	52,609 63	52,794 40	77,738 01
Savings certificates of deposit.....	11,031 21	10,220 47	11,541 62	11,345 29	11,526 59
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$88,031 73	\$91,222 94	\$101,303 30	\$102,252 65	\$110,464 34

No. 364.

THE CITIZENS' STATE SAVINGS BANK OF ORION.

Organized January 1, 1907.

FRANK THURSTIN, *President*; JNO. W. FOX, *Vice President*; W. H. SHOUP, *Cashier*.

DIRECTORS.—Frank Thurstin, Jno. W. Fox, Samuel A. Flumerfelt, O. H. P. Green, Jas. T. Haddrill, Henry Griffin, Jno. Benaway, C. L. Anderson,

Resources.	Report of Nov 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$29,606 99	\$26,639 02	\$25,428 13	\$30,612 25	\$31,643 20
Bonds, mortgages and securities..	25,120 00	27,770 00	27,320 00	29,875 00	29,525 00
Premiums paid on bonds.....					
Overdrafts.....	683 06	547 49	349 86	388 07	56 39
Expenses, interest and taxes paid.....		58 29	10 84	17 29	
Banking house.....					
Furniture and fixtures.....	1,746 72	1,846 72	1,846 72	1,846 72	1,846 72
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	231 89	39 25	478 10	532 12	2,007 96
Items in transit.....	328 26	364 37			
United States bonds.....					
Due from banks in reserve cities..	3,009 66	4,815 29	7,509 15	4,067 41	4,275 44
Exchanges for clearing house.....					
U. S. and National bank currency..	2,123 00	3,529 00	3,758 00	2,870 00	3,368 00
Gold coin.....	560 00	350 00	842 50	912 50	1,172 50
Silver coin.....	359 25	275 20	423 75	321 70	1,165 80
Nickels and cents.....	53 92	45 52	77 64	65 48	78 03
Checks and cash items.....	50 00	131 25	7 00	110 50	303 99
Totals.....	\$63,872 75	\$66,411 40	\$68,051 69	\$71,619 04	\$75,443 03
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....		60 00	60 00	60 00	60 00
Undivided profits, less current ex- penses, interest and taxes paid..	292 14				487 87
Dividends unpaid.....					
Commercial deposits subject to check.....	5,899 54	9,327 65	10,056 12	7,480 20	10,536 80
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					54 50
Cashier's checks outstanding.....					
Savings deposits.....	12,030 29	10,796 38	9,511 57	14,030 80	13,371 53
Savings certificates of deposit....	25,650 78	23,227 37	28,424 00	30,048 04	30,932 33
Notes and bills rediscounted.....					
Bills payable.....		3,000 00			
Totals.....	\$63,872 75	\$66,411 40	\$68,051 69	\$71,619 04	\$75,443 03

No. 190.

ORION STATE BANK, ORION.

Organized July 28, 1896.

IRA CARPENTER, *President*; A. G. HADDRILL, *Vice President*; LEE EARLE, *Cashier*.

DIRECTORS.—Ira Carpenter, A. G. Haddrill, Geo. Swayze, A. S. Laird, L. B. Kelly, Amos Earle, L. L. Hoffman.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$49,920 11	\$48,397 41	\$50,892 38	\$51,851 58	\$54,811 38
Bonds, mortgages and securities..	118,278 44	127,827 27	137,057 16	135,272 76	132,717 38
Premiums paid on bonds.....					
Overdrafts.....	148 75	70 53	22 00	136 21	14 25
Banking house.....	4,700 00	4,700 00	4,700 00	4,700 00	4,700 00
Furniture and fixtures.....	1,300 00	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate.....	4,800 00	1,300 00	1,300 00	1,300 00	1,300 00
Due from other banks and bankers (not reserve cities).....	5,826 76	4,235 35	7,488 30	6,046 55	7,173 74
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	26,124 51	21,243 99	18,585 06	23,319 04	24,048 71
Exchanges for clearing house.....					
U. S. and National bank currency..	5,021 00	5,739 00	7,968 00	4,017 00	5,919 00
Gold coin.....	4,535 00	4,255 00	4,295 00	4,300 00	4,530 00
Silver coin.....	780 00	656 00	781 00	620 00	928 00
Nickels and cents.....	294 94	220 91	230 42	200 68	234 94
Checks and cash items.....	121 57	163 75	52 75	157 24	270 36
Totals.....	\$221,851 08	\$220,109 21	\$234,692 07	\$233,221 06	\$237,947 76
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,405 02	1,510 78	3,169 03	2,087 91	2,115 25
Dividends unpaid.....					16 00
Commercial deposits subject to check.....	15,209 73	13,725 02	15,720 46	14,511 18	17,192 87
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	78,923 65	80,312 24	84,720 49	87,119 81	88,021 99
Savings certificates of deposit.....	94,312 68	94,561 17	101,062 09	99,502 16	100,601 65
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$221,851 08	\$220,109 21	\$234,692 07	\$233,221 06	\$237,947 76

No. 365.

THE OTISVILLE STATE BANK, OTISVILLE.

Organized March 8, 1907.

C. D. DOANE, *President*; ANDREW REESE, J. W. AVERILL, *Vice Presidents*;
W. W. LYONS, *Cashier and Auditor*.DIRECTORS.—C. D. Doane, Andrew Reese, J. W. Averill, C. D. Parker, Charles Moon, George Coon,
John Brandt.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$25,244 96	\$22,291 16	\$21,594 17	\$21,841 41	\$22,883 60
Bonds, mortgages and securities...	24,049 30	30,446 80	35,410 00	36,325 20	35,790 20
Premiums paid on bonds.....					
Overdrafts.....	80 99		2 84		86 56
Banking house.....	3,371 40	4,465 78	4,787 12	4,908 09	4,990 55
Furniture and fixtures.....	1,000 00	2,050 00	2,393 00	2,406 30	2,406 30
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	4,339 54	4,380 29	2,339 45	1,237 12	1,857 20
Items in transit.....	717 25		890 13	295 96	731 54
United States bonds.....					
Due from banks in reserve cities..	6,118 20	3,634 74	3,871 87	8,273 17	5,428 99
Exchanges for clearing house.....					
U. S. and National bank currency..	2,009 00	2,055 00	2,806 00	2,545 00	1,812 00
Gold coin.....	145 00	275 00	105 00	85 00	60 00
Silver coin.....	530 25	670 00	285 20	634 10	600 50
Nickels and cents.....	48 04	69 51	56 04	72 30	82 09
Checks and cash items.....	46 70	545 18	492 99	62 56	119 73
Totals.....	\$67,700 63	\$70,883 46	\$75,133 81	\$78,686 21	\$76,849 26
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	300 00	1,000 00	1,000 00	1,000 00	1,100 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,827 54	267 01	378 63	552 46	377 90
Dividends unpaid.....		16 00			
Commercial deposits subject to check.....	9,946 22	13,763 18	12,904 28	14,785 05	12,107 61
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	12,238 39	14,232 04	16,124 90	17,719 53	18,879 55
Savings certificates of deposit.....	23,388 48	21,605 23	24,726 00	19,649 17	20,384 20
Notes and bills rediscounted.....					
Bills payable.....				5,000 00	4,000 00
Totals.....	\$67,700 63	\$70,883 46	\$75,133 81	\$78,686 21	\$76,849 26

STATE BANKING DEPARTMENT.

No. 373.

THE FIRST STATE SAVINGS BANK OF OTSEGO, MICHIGAN

Organized June 9, 1906.

H. A. DeLANO, *President*; C. IRWIN CLAPP, *Vice President*; CLYDE L. TAYLOR, *Cashier*;
ALBERT W. DeLANO, *Assistant Cashier*.

DIRECTORS.—Hiram A. DeLano, L. H. DeLano, C. Irwin Clapp, Clyde L. Taylor, E. J. Clapp.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$133,490 19	\$141,437 40	\$146,073 91	\$157,006 58	\$133,917 36
Bonds, mortgages and securities...	57,357 89	52,217 89	56,307 89	75,789 89	82,111 00
Premiums paid on bonds.....					
Overdrafts.....	950 02	1,006 39	772 87	612 31	466 73
Banking house.....					
Furniture and fixtures.....	1,565 85	1,565 85	1,565 85	1,565 85	1,625 85
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	16,910 14	13,086 47	34,549 96	20,791 88	16,901 75
Exchanges for clearing house.....			50 00	31 87	
U. S. and National bank currency..	5,590 00	8,197 00	9,462 00	7,834 00	10,413 00
Gold coin.....	4,000 00	4,045 00	4,050 00	4,060 00	4,555 00
Silver coin.....	1,181 90	1,326 75	1,481 00	817 10	1,204 10
Nickels and cents.....	71 53	190 20	202 07	213 90	221 60
Checks and cash items.....	211 70	191 50	41 90	66 38	7 75
Totals.....	\$221,329 22	\$223,264 45	\$254,557 45	\$268,789 76	\$251,424 14
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	437 05	700 00	700 00	700 00	1,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,852 61	2,617 15	4,155 11	4,670 76	3,195 00
Dividends unpaid.....					
Commercial deposits subject to check.....	36,633 25	37,852 66	49,329 79	57,550 01	42,306 72
Commercial certificates of deposit..	2,013 27	1,132 63	1,019 33	979 20	977 20
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	16,759 32	18,130 31	20,656 50	21,284 81	23,132 90
Savings certificates of deposit.....	137,633 72	137,831 70	153,696 72	158,604 98	155,312 32
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$221,329 22	\$223,264 45	\$254,557 45	\$268,789 76	\$251,424 14

STATE BANKS OF MICHIGAN.

281

No. 199.

STATE SAVINGS BANK OF OVID, OVID.

Organized October 18, 1897.

WILLIAM R. SHAW, *President*; M. L. TAFT, *Vice President*; JOHN H. ROBSON, *Cashier*.

DIRECTORS.—William R. Shaw, H. A. Potter, O. B. Campbell, John H. Robson, M. L. Taft, W. H. Robson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$96,039 16	\$105,395 95	\$113,805 38	\$105,521 18	\$104,668 90
Bonds, mortgages and securities..	67,148 67	80,913 67	88,824 82	90,439 82	89,239 82
Premiums paid on bonds.....					
Overdrafts.....	11 58	157 15	1,006 66	224 65	35 64
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	117 55	1,904 82	309 61	396 71	50 39
United States bonds.....					
Due from banks in reserve cities..	33,114 24	35,672 55	18,995 13	29,478 67	20,312 56
Exchanges for clearing house.....					
U. S. and National bank currency..	7,606 00	7,952 00	9,204 00	6,305 00	6,422 00
Gold coin.....	5,020 00	5,012 50	5,015 00	5,000 00	5,000 00
Silver coin.....	1,961 95	2,172 00	2,498 10	1,165 70	1,011 45
Nickels and cents.....	118 52	153 82	129 06	68 00	72 85
Checks and cash items.....					
Totals.....	\$216,137 67	\$244,334 46	\$244,777 76	\$243,599 73	\$231,813 61
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	11,000 00	12,000 00	12,000 00	12,000 00	13,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,408 80	1,723 45	2,337 56	2,700 42	880 70
Dividends unpaid.....		50 00			
Commercial deposits subject to check.....	44,411 57	53,185 10	58,765 07	50,381 47	37 139 81
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	38,001 10	40,767 23	41,856 55	49,538 99	57,432 97
Savings certificates of deposit.....	95,316 20	111,608 68	104,818 58	103,978 85	96,380 13
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$216,137 67	\$244,334 46	\$244,777 76	\$243,599 73	\$231,813 61

STATE BANKING DEPARTMENT.

No. 185.

CITIZENS' SAVINGS BANK OF OWOSSO, OWOSSO.

Organized February 10, 1896.

DUDLEY E. WATERS, *President*; WM. H. BIGELOW, *Vice President*; GILBERT L. TAYLOR, *Cashier*;
OLIVER L. DAVIS, *Assistant Cashier*.

DIRECTORS.—Dudley E. Waters, Willis E. Hall, Julius Frieske, Jas. W. Simmons, Albert Todd,
Rudolph J. Colby, Wm. H. Bigelow, Arthur, T. Slaght, Gilbert L. Taylor.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$277,324 32	\$314,324 14	\$324,253 48	\$320,477 17	\$348,218 78
Bonds, mortgages and securities...	203,940 21	204,729 03	243,127 21	246,906 30	242,061 01
Premiums paid on bonds.....					
Overdrafts.....	959 55	976 82	1,533 57	1,870 68	961 02
Banking house.....	22,800 00	22,800 00	22,800 00	22,800 00	22,800 00
Furniture and fixtures.....	3,468 06	3,468 06	3,468 06	3,468 06	3,468 06
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	31,542 08	24,349 51	23,031 69	26,685 83	13,407 41
United States bonds.....					
Due from banks in reserve cities..	62,810 86	80,820 09	59,216 97	43,067 71	59,660 53
Exchanges for clearing house.....	920 87	1,402 34	574 21	5,912 70	3,485 04
U. S. and National bank currency..	30,126 00	28,241 00	31,942 00	24,634 00	31,441 00
Gold coin.....	7,155 00	9,707 50	8,625 00	6,675 00	6,797 50
Silver coin.....	8,579 00	6,811 00	5,582 00	7,544 00	7,994 00
Nickels and cents.....	25 16	290 85	26 21	46 08	92 51
Checks and cash items.....	539 78	643 76	824 66	1,121 02	1,672 06
Totals.....	\$650,190 89	\$698,564 10	\$725,005 06	\$711,238 55	\$742,058 92
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,500 00	1,800 00	1,800 00	1,800 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,080 97	1,174 28	3,301 38	5,744 76	2,675 30
Dividends unpaid.....					
Commercial deposits subject to check.....	119,378 16	129,395 98	128,083 26	116,763 83	134,341 35
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	166,060 99	193,164 99	203,569 42	198,265 36	207,223 71
Savings certificates of deposit.....	309,170 77	323,028 85	338,251 00	338,664 60	343,818 56
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$650,190 89	\$698,564 10	\$725,005 06	\$711,238 55	\$742,058 92

No. 112.

THE OWOSSO SAVINGS BANK, OWOSSO.

Organized January 22, 1891.

CHAS. E. RIGLEY, *President*; A. E. HARTSHORN, *Vice President*; A. D. WHIPPLE, *Cashier*;
W. S. COOPER, *Assistant Cashier*.

DIRECTORS.—Wade B. Camburn, Chas. E. Rigley, William A. Woodard, George T. Mason, Wm. M. Kilpatrick, Fred B. Woodard, Albert E. Hartshorn.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$218,092 55	\$238,621 20	\$237,206 29	\$226,422 47	\$220,907 39
Bonds, mortgages and securities..	245,958 57	252,561 12	293,962 91	283,220 88	288,497 54
Premiums paid on bonds.....					
Overdrafts.....	2,334 85	570 46	2,433 79	407 19	809 46
Banking house.....					
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate.....	17,720 00	17,520 00	14,420 00	19,220 00	17,570 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	9,894 14	5,006 68	15,547 15	4,695 87	2,596 00
United States bonds.....					
Due from banks in reserve cities..	134,534 97	87,364 71	69,056 67	85,304 11	102,543 76
Exchanges for clearing house.....					
U. S. and National bank currency..	28,570 00	31,024 00	14,148 00	27,960 00	32,988 00
Gold coin.....	13,537 50	14,700 00	9,320 00	6,725 00	4,340 00
Silver coin.....	3,752 45	7,172 40	7,601 60	3,469 95	5,932 60
Nickels and cents.....	611 75	755 49	805 35	305 68	411 17
Checks and cash items.....	512 50	1,188 13	1,062 07	2,550 46	2,336 04
Totals.....	\$679,519 28	\$660,484 19	\$669,583 83	\$664,281 61	\$683,221 96
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,933 33	1,492 80	1,228 59	2,907 54	1,720 96
Dividends unpaid.....					
Commercial deposits subject to check.....	121,218 01	104,517 18	111,307 73	112,369 22	123,875 80
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	240,245 30	238,607 33	237,155 84	234,044 28	236,129 41
Savings certificates of deposit.....	256,123 64	255,866 88	259,891 67	254,980 57	261,495 79
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$679,519 28	\$660,484 19	\$669,583 83	\$664,281 61	\$683,221 96

STATE BANKING DEPARTMENT.

No. 370.

THE STATE SAVINGS BANK OF OWOSSO.

Organized June 5, 1906.

W. F. GALLAGHER, *President and Cashier*; A. L. ARNOLD, W. A. ROSENKRANS, *Vice Presidents*;
M. MINER, *Assistant Cashier*.

DIRECTORS.—W. F. Gallagher, H. B. Sturtevant, John Driscoll, T. M. Euler, W. A. Rosenkrans,
A. L. Arnold, L. C. Hall.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$212,551 10	\$246,617 52	\$207,170 02	\$189,198 88	\$214,397 91
Bonds, mortgages and securities..	95,531 00	114,753 10	168,903 60	191,485 60	165,988 60
Premiums paid on bonds.....	535 00	595 00	1,095 00	1,216 60	926 60
Overdrafts.....	116 32	431 20	1 15	30 85	156 30
Banking house.....	24,000 00	24,000 00	24,000 00	24,000 00	24,000 00
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Interest paid on deposits.....					1,555 82
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		3,566 27	7,282 86	5,158 90	3,964 50
Items in transit.....	25,359 02	22,733 64	24,846 06	16,965 26	15,734 63
United States bonds.....					
Due from banks in reserve cities..	51,554 49	54,626 66	49,005 16	60,019 03	37,541 01
Exchanges for clearing house.....					
U. S. and National bank currency..	22,282 00	21,474 00	15,263 00	16,053 00	17,742 00
Gold coin.....	8,500 00	6,000 00	8,000 00	8,000 00	8,500 00
Silver coin.....	1,900 00	3,000 00	2,300 00	2,100 00	2,500 00
Nickels and cents.....	99 26	111 80	82 14	113 60	166 42
Checks and cash items.....	2,997 22	2,100 06	1,097 15	349 52	749 08
Totals.....	\$452,405 41	\$507,009 25	\$516,046 14	\$521,691 24	\$500,922 87
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,500 00	3,000 00	3,000 00	3,000 00	3,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	25 76	176 92	110 61	849 81	
Dividends unpaid.....					
Commercial deposits subject to check.....	47,710 10	67,493 46	48,188 72	52,091 93	43,068 30
Commercial certificates of deposit..	54,707 57	66,966 31	85,480 09	84,812 97	86,473 80
Due to banks and bankers.....	2,395 10				
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	62,235 15	74,314 12	87,876 39	81,727 30	87,520 69
Savings certificates of deposit.....	232,831 73	245,058 44	241,390 33	249,209 23	230,360 08
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$452,405 41	\$507,009 25	\$516,046 14	\$521,691 24	\$500,922 87

No. 328.

THE FARMERS' STATE BANK OF OXFORD.

Organized November 25, 1905.

G. W. MacKINNON, *President*; J. B. SHOEMAKER, *Vice President*; C. H. FULLER, *Cashier*;
A. McCARTY, *Assistant Cashier*.DIRECTORS.—G. W. MacKinnon, J. B. Shoemaker, Philo Ensley, T. C. V. Kline, Frank E. Dralner,
M. L. Hagle, W. W. Lyons.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$80,240 70	\$89,926 23	\$65,573 41	\$71,122 81	\$64,418 16
Bonds, mortgages and securities...	32,182 35	31,822 35	33,172 35	32,982 35	37,082 35
Premiums paid on bonds.....					
Overdrafts.....	5 56		17 83	2 00	45 39
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	2,300 00	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,942 50	628 71		818 77	50 00
United States bonds.....					
Due from banks in reserve cities..	12,106 74	9,875 98	10,880 06	12,433 37	13,532 83
Expenses, interest, etc.....	101 24		146 04		
Exchanges for clearing house.....					
U. S. and National bank currency..	4,364 00	6,775 00	5,631 00	4,823 00	5,472 00
Gold coin.....	165 00	10 00	1,175 00		650 00
Silver coin.....	669 00	607 85	678 50	870 85	892 00
Nickels and cents.....	98 59	84 00	180 42	94 90	142 03
Checks and cash items.....	304 29	17 64	90 03	130 94	39 30
Totals.....	\$117,479 97	\$125,047 66	\$122,854 64	\$128,578 99	\$127,624 06
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,200 00	1,400 00	1,400 00	1,400 00	1,500 00
Undivided profits, less current ex- penses, interest and taxes paid..		115 24		195 61	172 65
Dividends unpaid.....					22 00
Commercial deposits subject to check.....	7,379 56	8,834 06	8,686 64	12,687 54	11,624 06
Commercial certificates of deposit..	51,535 05	53,399 84		8,867 70	25,654 61
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	37,365 36	41,298 52	37,198 92	37,835 46	40,216 99
Savings certificates of deposit.....			55,569 08	47,592 68	28,433 75
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$117,479 97	\$125,047 66	\$122,854 64	\$128,578 99	\$127,624 06



STATE BANKING DEPARTMENT.

No. 34.

OXFORD SAVINGS BANK, OXFORD.

Organized June 12, 1884.

WM. J. TUNSTEAD, *President*; C. L. RANDALL, *Vice President*; C. E. STANTON, *Cashier*;
F. L. OLIVE, *Assistant Cashier*.

DIRECTORS.—Wm. J. Tunstead, C. L. Randall, C. E. Stanton, R. H. Glaspie, Wm. Reed.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$229,824 68	\$241,403 01	\$250,065 85	\$263,550 07	\$235,472 77
Bonds, mortgages and securities..	208,214 50	228,930 95	246,758 51	255,432 35	264,630 70
Premiums paid on bonds.....					
Overdrafts.....	50 63	9 08	39 40	1 37	14 86
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	6,051 96	1,780 97	1,663 30	3,006 20	427 22
Items in transit.....	9,844 78	8,719 07	5,530 00	369 28	
United States bonds.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Due from banks in reserve cities..	86,066 39	61,327 31	66,125 18	50,752 29	56,750 98
Exchanges for clearing house.....					
U. S. and National bank currency..	5,547 00	7,971 00	8,451 00	6,533 00	2,791 00
Gold coin.....	17,925 00	18,525 00	18,190 00	20,495 00	22,930 00
Silver coin.....	580 85	695 40	567 70	863 85	1,472 55
Nickels and cents.....	200 49	193 25	247 38	295 29	246 44
Checks and cash items.....	556 62	234 61	131 29	64 72	382 98
Totals.....	\$568,862 90	\$573,789 65	\$601,799 61	\$605,363 42	\$589,119 50
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,556 30	2,994 97	6,646 95	6,566 56	4,072 27
Dividends unpaid.....					
Commercial deposits subject to check.....	45,081 02	45,164 90	44,999 71	39,670 93	48,111 31
Commercial certificates of deposit..	2,062 50	662 50	562 50	11,062 50	16,342 16
Due to banks and bankers.....	11,272 08	8,114 26	17,582 09	13,749 04	4,329 13
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	255,880 60	269,096 98	273,156 81	275,855 35	266,537 34
Savings certificates of deposit.....	170,010 40	172,756 04	183,851 55	183,459 04	174,727 29
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$568,862 90	\$573,789 65	\$601,799 61	\$605,363 42	\$589,119 50

No. 59.

PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

JOHN W. FREE, *President*; WILLIAM R. SELICK, *Vice President*; J. B. SHOWERMAN, *Cashier*.DIRECTORS.—John W. Free, M. L. Decker, W. R. Scllick, E. A. Wildey, W. J. Barnard,
Bangs F. Warner, A. Lynn, Free.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$114,648 54	\$123,525 43	\$127,219 00	\$126,562 81	\$125,476 59
Bonds, mortgages and securities...	53,202 90	53,246 90	52,789 52	52,738 52	52,450 97
Premiums paid on bonds.....					
Overdrafts.....	898 02	678 18	1,576 61	1,703 95	774 65
Banking house.....					
Furniture and fixtures.....	2,300 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	1,400 00				
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	840 82	359 13	601 94	463 82	540 00
United States bonds.....					
Due from banks in reserve cities..	49,902 59	44,345 23	11,903 91	12,852 16	14,422 53
Exchanges for clearing house.....					
U. S. and National bank currency..	6,123 00	6,788 00	7,347 00	4,801 00	4,391 00
Gold coin.....	5,075 00	5,045 00	5,100 00	5,185 00	5,025 00
Silver coin.....	488 75	979 40	1,218 30	904 40	1,395 85
Nickels and cents.....	98 56	206 37	211 26	301 83	221 87
Checks and cash items.....	1,220 06	448 04	1,041 28	683 34	1,555 18
Totals.....	\$236,198 24	\$237,623 68	\$211,008 82	\$208,196 83	\$208,253 64
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	9,500 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,645 16	466 05	1,427 97	2,144 88	836 51
Dividends unpaid.....	40 00	44 00			
Commercial deposits subject to check.....	62,975 01	67,837 95	34,048 99	36,972 47	34,946 34
Commercial certificates of deposit..	109,285 83	106,144 38	112,761 91	106,201 65	107,469 99
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	12,752 24	13,141 30	12,769 95	12,877 83	15,000 80
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$236,198 24	\$237,623 68	\$211,008 82	\$208,196 83	\$208,253 64

No. 247.

STATE SAVINGS BANK OF PECK, PECK.

Organized October 7, 1901.

JAMES FOSTER, *President*; L. E. COCHRAN, *Vice President*; IRA BRICKER, *Cashier*;
HOWARD FOSTER, *Assistant Cashier*.

DIRECTORS.—James Foster, L. E. Cochran, Harry M. Waterman, Harry E. Palmer, James McColl,
Ira Bricker, Harvey Tappan.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$105,789 08	\$115,908 94	\$125,068 89	\$128,525 77	\$125,823 29
Bonds, mortgages and securities...	19,837 00	21,838 00	20,294 62	20,494 62	24,353 03
Premiums paid on bonds.....					
Overdrafts.....	189 07	281 99	242 83	95 04	613 15
Banking house.....					
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		5,000 00	2,500 00	2,500 00	2,500 00
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	42,896 88	21,475 37	12,491 16	14,476 46	12,979 30
Exchanges for clearing house.....					
U. S. and National bank currency.	5,109 00	8,118 00	6,623 00	8,456 00	7,730 00
Gold coin.....	360 00	865 00	890 00	960 00	975 00
Silver coin.....	2,068 25	1,973 30	2,168 50	2,043 15	1,782 10
Nickels and cents.....	51 22	60 62	76 58	125 94	131 22
Checks and cash items.....	44 86	1 50	21 50	5 00	06
Totals.....	\$178,345 36	\$177,522 72	\$172,377 08	\$179,681 98	\$178,887 15
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	11,625 72	7,314 43	7,975 69	7,713 78	7,237 18
Dividends unpaid.....					
Commercial deposits subject to check.....	14,341 65	15,959 97	15,093 88	17,982 52	19,013 70
Commercial certificates of deposit.	110,751 47	113,188 59	107,037 70	106,995 81	108,869 24
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	11,626 52	11,059 73	12,269 81	11,989 87	13,767 03
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....				5,000 00	
Totals.....	\$178,345 36	\$177,522 72	\$172,377 08	\$179,681 98	\$178,887 15

STATE BANKS OF MICHIGAN.

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No. 132.

THE STATE BANK OF PERRY, PERRY.

Organized February 20, 1892.

R. S. OLCOTT, *President*; C. H. CALKINS, *Vice President*; C. M. SPALDING, *Cashier*.

DIRECTORS.—R. S. Olcott, C. M. Spalding, C. H. Calkins, Eugene Botsford, E. B. Davis.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$64,306 80	\$74,984 79	\$71,623 11	\$66,728 59	\$80,612 53
Bonds, mortgages and securities..	45,911 01	46,274 55	49,023 97	50,804 38	56,759 38
Premiums paid on bonds.....					
Overdrafts.....	523 66	366 49	380 73	155 19	49 66
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,900 00	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate.....	1,100 00	1,100 00	1,492 00	1,492 00	1,492 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	27,725 12	28,463 13	17,185 35	15,967 43	12,632 34
Exchanges for clearing house....					
U. S. and National bank currency..	3,343 00	3,611 00	4,299 00	7,526 00	1,595 00
Gold coin.....	6,145 00	6,555 00	6,695 00	6,520 00	6,767 50
Silver coin.....	123 70	566 05	294 20	364 70	307 75
Nickels and cents.....	63 18	88 27	50 50	33 51	23 58
Checks and cash items.....		123 14	160 24	196 20	438 70
Totals.....	\$153,341 47	\$166,232 42	\$155,304 10	\$153,688 00	\$164,778 44
Liabilities.					
Capital stock paid in.....	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00
Surplus fund.....	12,500 00	14,000 00	14,000 00	14,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,415 84	339 59	1,252 39	1,748 03	458 29
Dividends unpaid.....					
Commercial deposits subject to check.....	34,767 10	42,798 41	26,970 02	27,004 48	23,872 83
Commercial certificates of deposit..	88,658 53	93,094 42	97,081 69	94,935 49	109,447 32
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$153,341 47	\$166,232 42	\$155,304 10	\$153,688 00	\$164,778 41

No. 119.

THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

Organized July 21, 1891.

LEON CHICHESTER, *President*; GEO. S. RICE, *Vice President*; A. J. HOFFER, *Cashier*.

DIRECTORS.—Leon Chichester, Geo. S. Rice, F. I. Chichester, Wm. G. McCune, E. R. Sly

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$218,459 15	\$219,731 76	\$201,775 17	\$219,851 11	\$238,926 25
Bonds, mortgages and securities...	153,707 19	140,632 82	173,942 06	166,845 75	163,811 56
Premiums paid on bonds.....					
Overdrafts.....	1,004 70	884 65	582 19	771 66	2,039 12
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	4,991 46	4,991 46	4,991 46	4,991 46	4,999 46
Suspense.....	264 96	264 96	198 72	198 72	198 72
Other real estate.....	1,417 00	1,417 00	1,400 00	1,400 00	1,646 33
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,015 50	10 00	124 34	12 00	72 73
United States bonds.....	12,000 00	12,000 00	12,000 00	10,000 00	10,000 00
Due from banks in reserve cities...	20,439 17	24,338 50	29,959 23	28,683 92	69,697 36
Exchanges for clearing house.....					
U. . . and National bank currency.	6,964 00	5,796 00	4,041 00	11,103 00	9,860 00
Gold coin.....	11,297 07	8,147 07	6,579 57	6,856 85	9,356 85
Silver coin.....	8,653 30	8,517 60	5,638 20	4,402 95	3,026 70
Nickels and cents.....	929 28	1,114 87	1,056 90	1,105 25	259 12
Checks and cash items.....	943 40	1,655 96	1,151 81	114 64	988 34
Totals.....	\$468,086 18	\$454,502 65	\$468,440 65	\$481,337 31	\$539,882 54
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	13,606 45	7,528 65	8,617 33	10,752 40	8,090 63
Dividends unpaid.....		20 00			
Commercial deposits subject to check.....	110,607 72	121,809 91	116,489 80	119,553 07	177,990 01
Commercial certificates of deposit.	168 96	68 96	43 96	43 96	43 96
Due to banks and bankers.....	4,561 00	1,389 74	6,296 58	2,747 89	4,868 29
Certified checks.....	642 39	475 00	1,627 54	50 00	816 68
Cashier's checks outstanding.....					
Savings deposits.....	137,269 97	132,339 14	134,449 10	132,390 37	148,758 52
Savings certificates of deposit.....	141,229 69	130,871 25	140,916 34	131,627 12	139,324 45
Notes and bills rediscounted.....				4,172 50	
Bills payable.....				20,000 00	
Totals.....	\$468,086 18	\$454,502 65	\$468,440 65	\$481,337 31	\$539,882 54

STATE BANKS OF MICHIGAN.

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No. 348.

THE PIGEON STATE BANK, PIGEON.

Organized August 14, 1906.

FRANK W. HUBBARD, *President*; ALLISON L. WRIGHT, *Vice President*; FRANK W. MERRICK, *Cashier*;
ERNEST CLABUESCH, *Assistant Cashier*.

DIRECTORS.—Frank W. Hubbard, May Merrick, Allison L. Wright, John Ryan, Frank W. Merrick.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$61,223 95	\$55,897 88	\$65,305 95	\$70,039 93	\$72,150 77
Bonds, mortgages and securities..	32,617 97	48,997 97	47,626 22	49,902 54	49,987 54
Premiums paid on bonds.....					
Overdrafts.....	1,452 09	2,231 81	159 45	762 97	533 59
Banking house.....	4,788 81	5,556 70	5,526 70	5,627 24	5,642 85
Furniture and fixtures.....	2,296 61	2,596 61	2,596 61	2,596 61	2,596 61
Other real estate.....	3,041 26	3,041 26	3,041 26	3,041 26	3,041 26
Due from other banks and bankers (not reserve cities).....	426 02	139 00	131 00	56 56	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	31,975 48	12,787 71	16,249 76	16,978 38	9,490 96
Exchanges for clearing house.....					
U. S. and National bank currency..	4,420 00	8,299 00	6,015 00	6,936 00	6,436 00
Gold coin.....	305 00	1,065 00	160 00	90 00	200 00
Silver coin.....	232 95	549 50	540 40	575 10	678 80
Nickels and cents.....	100 19	154 10	154 56	130 76	135 50
Checks and cash items.....	1,749 18	945 69	270 97	184 39	1,781 18
Totals.....	\$144,629 51	\$142,262 23	\$147,777 88	\$156,921 74	\$152,675 06
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,018 91	968 02	2,068 92	2,722 37	601 27
Dividends unpaid.....					2,805 58
Commercial deposits subject to check.....	38,210 63	37,578 74	48,568 79	46,431 06	41,237 65
Commercial certificates of deposit.					
Due to banks and bankers.....			189 55	125 50	82 04
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	80,339 97	79,715 47	72,950 62	83,642 81	84,148 52
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$144,629 51	\$142,262 23	\$147,777 88	\$156,921 74	\$152,675 06

STATE BANKING DEPARTMENT.

No. 405.

*THE COMMERCIAL STATE BANK OF PINCONNING, PINCONNING.

Organized June 27, 1908.

JAMES LIVINGSTON, *President*; FRED W. KLUMPP, *Vice President*; JAMES N. SIMMONS, *Cashier*.

DIRECTORS.—James Livingston, Fred W. Klumpp, James McColl, A. J. Graham, James N. Simmons, M. M. Simmons, W. Wight.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$11,621 57				
Bonds, mortgages and securities..	950 00				
Premiums paid on bonds.....					
Overdrafts.....	4 23				
Banking house.....					
Furniture and fixtures.....	734 53				
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	16,425 56				
Exchanges for clearing house.....					
U. S. and National bank currency..	1,160 00				
Gold coin.....	460 00				
Silver coin.....	319 65				
Nickels and cents.....	1 81				
Checks and cash items.....	194 91				
Totals.....	\$31,872 26				
Liabilities.					
Capital stock paid in.....	\$20,000 00				
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..	747 95				
Dividends unpaid.....					
Commercial deposits subject to check.....	4,743 50				
Commercial certificates of deposit..	4,555 97				
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	1,824 75				
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$31,872 26				

*Liquidated and Consolidated with Pinconning State Bank.

STATE BANKS OF MICHIGAN.

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No 400.

THE PINCONNING STATE BANK, PINCONNING.

Organized June 3, 1908.

W. S. FOTHERINGHAM, *President*; W. A. McDONALD, *Vice President*; D. J. CODY, *Cashier*.

DIRECTORS.—Wm. S. Fotheringham, W. B. Abbott, I. Bovine, D. J. Cody, R. Moreland, W. A. McDonald.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$66,716 83	\$79,273 09	\$78,642 96	\$81,363 80	\$80,574 22
Bonds, mortgages and securities...	6,708 34	12,783 34	18,533 34	13,173 34	12,115 00
Premiums paid on bonds.....					
Overdrafts.....	99 45	113 95	245 78	238 65	73 62
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	710 00	800 00	1,100 00	1,100 00	1,400 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....			190 18		
Items in transit.....		1,687 57			505 50
United States bonds.....					
Due from banks in reserve cities...	6,868 90	18,319 41	3,468 69	4,431 84	17,985 19
Exchanges for clearing house.....	118 48				
U. S. and National bank currency...	1,559 00	910 00	4,095 00	4,366 00	3,399 00
Gold coin.....	3,465 00	3,143 00	4,030 00	4,200 00	4,875 09
Silver coin.....	162 35	286 20	185 90	130 60	177 10
Nickels and cents.....	10 43	66 07	16 16	47 44	35 51
Checks and cash items.....	90 00	48 07	60 32	20 32	24 49
Totals.....	\$88,708 77	\$119,627 70	\$112,768 33	\$111,271 99	\$123,064 63
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....		500 00	500 00	500 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid...	2,669 00	2,101 69	4,115 48	3,301 53	454 90
Dividends unpaid.....					
Commercial deposits subject to check.....	23,223 76	36,746 07	26,045 58	28,942 30	28,198 21
Commercial certificates of deposit...	42,816 01	55,302 74	49,144 98	45,054 41	58,671 31
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....		4,977 20	9,399 29	10,473 65	14,740 21
Savings certificates of deposit.....					
Notes and bills rediscounted.....			3,563 00		
Bills payable.....				3,000 00	
Totals.....	\$88,708 77	\$119,627 70	\$112,768 33	\$111,271 99	\$123,064 63

STATE BANKING DEPARTMENT.

No. 282.

CITIZENS' STATE SAVINGS BANK OF PLAINWELL.

Organized October 27, 1903.

J. W. GILKEY, *President*; F. F. PATTERSON, *Vice President*; A. I. SHEPARD, *Cashier*.
C. E. PELL, *Assistant Cashier*.

DIRECTORS.—J. W. Gilkey, T. G. Bachelder, E. P. Hackley, F. F. Patterson, A. I. Shepard,
J. F. Fesley, E. H. Ingraham.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$125,144 92	\$126,595 52	\$152,445 29	\$152,334 21	\$127,796 02
Bonds, mortgages and securities..	83,630 00	85,781 00	89,374 04	86,266 04	100,687 73
Premiums paid on bonds.....	600 00	500 00	406 30	406 30	366 30
Overdrafts.....	1,026 17	345 47	290 30	2,254 93	1,354 01
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,990 00	1,990 00	1,990 00	1,990 00	1,990 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	425 00	1,001 75	3,159 25	819 24	498 00
Items in transit.....	3,180 73	6,939 64		1,290 00	169 20
United States bonds.....					
Due from banks in reserve cities..	42,022 91	38,679 62	26,498 30	27,946 43	41,426 62
Exchanges for clearing house.....					
U. S. and National bank currency..	4,493 00	7,613 00	7,747 00	8,041 03	4,595 00
Gold coin.....	5,850 00	5,620 00	5,385 00	5,350 00	6,070 00
Silver coin.....	569 55	634 90	706 35	876 35	984 45
Nickels and cents.....	22 90	52 83	22 74	70 47	21 47
Checks and cash items.....	4,016 29	2,576 81	44 50	170 48	2,731 28
Totals.....	\$276,471 47	\$281,830 54	\$291,569 07	\$291,315 45	\$292,190 08
Liabilities.					
Capital stock paid in.....	\$24,000 00	\$24,000 00	\$24,000 00	\$24,000 00	\$24,000 00
Surplus fund.....	3,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,092 46	3,410 98	5,380 18	5,280 31	3,250 86
Dividends unpaid.....					
Commercial deposits subject to check.....	52,594 86	51,200 04	58,025 27	47,206 06	47,513 39
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	39,344 99	35,806 36	36,626 76	39,346 34	36,820 78
Savings certificates of deposit.....	153,439 16	161,413 16	161,536 86	169,482 74	174,805 05
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$276,471 47	\$281,830 54	\$291,569 07	\$291,315 45	\$292,190 08

No. 99.

PLYMOUTH UNITED SAVINGS BANK, PLYMOUTH.

Organized May 29, 1890.

C. A. FISHER, *President*; T. V. QUACKENBUSH, *Vice President*; E. K. BENNETT, *Cashier*.

DIRECTORS.—William Livingstone, C. A. Fisher, G. S. Van Sickle, T. V. Quackenbush, F. K. Bennett, D. D. Allen, O. A. Fraser, Peter Van Voorhies, J. W. Henderson, F. A. Dibble.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$268,734 90	\$255,603 01	\$263,180 03	\$252,714 55	\$224,083 90
Bonds, mortgages and securities..	164,724 05	174,524 05	185,214 05	190,214 05	188,839 05
Premiums paid on bonds.....					
Overdrafts.....	24 11	4 01		142 01	480 32
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	4,900 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	2,900 00
Other real estate.....	7,134 36	7,134 36	7,134 36	7,634 36	7,634 36
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	3,581 58	4,746 41	4,587 27	2,331 10	2,164 95
United States bonds.....					
Due from banks in reserve cities..	96,584 99	102,840 06	82,858 71	87,023 98	113,400 29
Exchanges for clearing house.....					
U. S. and National bank currency..	12,503 00	12,368 00	15,619 00	16,313 00	18,098 00
Gold coin.....	9,448 50	9,651 00	9,578 50	9,547 00	10,241 00
Silver coin.....	1,813 95	1,994 20	1,669 75	1,746 85	2,061 00
Nickels and cents.....	91 41	111 79	101 67	120 23	110 66
Checks and cash items.....	204 22	265 04	98 03	52 27	247 08
Totals.....	\$572,845 07	\$577,241 93	\$578,041 37	\$575,839 40	\$575,160 61
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	13,186 03	8,783 87	13,034 07	12,060 96	10,807 55
Dividends unpaid.....	30 00	171 00	75 00	60 00	195 00
Commercial deposits subject to check.....	100,521 39	90,165 27	88,331 50	88,305 22	87,346 59
Commercial certificates of deposit..	105 00	105 00	105 00	105 00	105 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	286,528 32	282,343 82	279,786 57	284,978 05	286,018 55
Savings certificates of deposit.....	82,474 33	105,672 97	106,709 23	100,330 17	100,687 92
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$572,845 07	\$577,241 93	\$578,041 37	\$575,839 40	\$575,160 61

STATE BANKING DEPARTMENT.

No. 275.

AMERICAN SAVINGS BANK, PONTIAC.

Organized April 28, 1908.

H. S. CHAPMAN, *President*; A. G. GRIGGS, *Vice President*; A. F. NEWBERRY, *Cashier*.

DIRECTORS.—H. S. Chapman, F. J. Poole, E. H. Farmer, A. G. Griggs, George W. Dickinson, A. F. Newberry, Charles A. Burr.

Resources.	Report of Nov. 27, '08	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$120,917 09	\$112,368 71	\$115,210 22	\$123,300 09	\$122,470 72
Bonds, mortgages and securities...	196,848 55	185,871 85	189,080 14	197,368 14	202,892 85
Premiums paid on bonds.....	100 00	100 00	100 00	100 00	100 00
Overdrafts.....	2,678 47	1,980 96	2,586 24	1,357 54	1,220 67
Banking house.....					
Furniture and fixtures.....	6,517 74	6,517 74	6,517 74	6,510 74	6,510 74
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		50 00			
United States bonds.....					
Due from banks in reserve cities..	23,281 07	40,179 57	57,878 36	44,725 84	59,567 00
Exchanges for clearing house....	175 25	12,324 54		924 76	2,259 06
U. S. and National bank currency..	11,301 00	9,436 00	12,499 00	13,835 00	20,899 00
Gold coin.....	3,245 00	4,760 00	7,400 00	4,142 50	5,965 00
Silver coin.....	1,258 00	731 00	767 00	595 00	539 45
Nickels and cents.....	118 06	52 98	243 52	38 50	90 47
Checks and cash items.....			471 30	636 50	1,190 00
Totals.....	\$366,441 83	\$374,373 35	\$392,753 52	\$392,535 21	\$423,714 96
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,000 00	4,500 00	4,500 00	4,500 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,405 58	1,550 49	3,974 75	2,536 34	1,911 23
Dividends unpaid.....	12 00	108 00	6 00	6 00	63 00
Commercial deposits subject to check.....	67,668 34	82,942 17	80,630 83	55,122 95	76,037 43
Commercial certificates of deposit.					
Due to banks and bankers.....			2,266 77	7,148 43	4,512 05
Certified checks.....			90 00		
Cashier's checks outstanding.....					
Savings deposits.....	144,669 17	147,896 16	155,613 69	167,107 78	171,446 00
Savings certificates of deposit....	96,698 74	87,386 53	95,671 48	106,113 71	114,745 25
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$366,441 83	\$374,373 35	\$392,753 52	\$392,535 21	\$423,714 96

STATE BANKS OF MICHIGAN.

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No. 146.

THE FIRST COMMERCIAL BANK OF PONTIAC.

Organized December 24, 1892.

A. PARKER, *President*; WM. H. DAWSON, *Vice President*; C. E. WALDO, *Cashier*.

DIRECTORS.—A. Parker, C. G. Freeman, C. M. Crofoot, Jno. H. Patterson, W. H. Dawson,
C. E. Waldo, A. A. Corwin.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$710,082 86	\$790,204 57	\$770,512 69	\$694,462 29	\$721,315 22
Bonds, mortgages and securities...	445,018 81	435,781 90	435,805 90	523,488 62	584,663 76
Premiums paid on bonds.....					
Overdrafts.....	3,180 92	1,184 81	1,223 71	2,555 15	3,948 62
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate.....	12,067 49	9,313 99	8,940 74	8,124 74	7,149 01
Due from other banks and bankers (not reserve cities).....					16 89
Items in transit.....	23,464 17	21,319 67	50,227 42	18,621 57	42,409 17
United States bonds.....					
Due from banks in reserve cities..	156,582 90	98,518 07	170,523 40	294,146 67	187,676 79
Exchanges for clearing house.....	1,762 96	1,341 17	933 58	205 49	2,794 86
U. S. and National bank currency..	26,488 00	31,370 00	29,376 00	35,494 00	32,173 00
Gold coin.....	52,947 50	51,350 00	50,965 00	52,760 00	52,272 50
Silver coin.....	4,700 00	6,100 00	6,700 00	4,600 00	4,950 00
Nickels and cents.....	833 35	1,242 29	1,021 86	918 61	807 14
Checks and cash items.....	3,438 46	144 23	374 15	1,139 43	824 10
Totals.....	\$1,451,097 42	\$1,458,480 70	\$1,537,104 45	\$1,647,046 57	\$1,651,401 06
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	17,023 24	17,685 79	25,105 77	22,797 91	21,213 64
Dividends unpaid.....		232 00	12 00	4 00	8 00
Commercial deposits subject to check.....	166,234 62	127,901 43	171,131 55	228,638 32	182,512 82
Commercial certificates of deposit..	282,529 45	322,017 73	349,081 45	359,961 76	398,790 80
Due to banks and bankers.....	5,812 73	6,460 57	1,746 28	3,183 94	427 22
Certified checks.....		146 37		1,000 00	112 00
Cashier's checks outstanding.....					
Savings deposits.....	523,736 85	540,585 60	550,325 67	579,983 36	606,950 94
Savings certificates of deposit.....	335,760 53	323,431 21	319,701 73	331,477 28	321,385 64
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,451,097 42	\$1,458,480 70	\$1,537,104 45	\$1,647,046 57	\$1,651,401 06

No. 149.

THE OAKLAND COUNTY SAVINGS BANK, PONTIAC.

Organized December 29, 1892.

JOSHUA HILL, *President*; H. F. MESSINGER, *Vice President*; F. L. PERRY, *Cashier*.

DIRECTORS.—Joshua Hill, H. F. Messinger, J. A. Graley, H. Will Green, S. J. Patterson, F. L. Perry, A. J. Tripp.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$260,502 94	\$264,420 59	\$271,653 52	\$274,475 99	\$278,292 14
Bonds, mortgages and securities..	348,372 11	356,655 18	360,836 40	375,316 88	409,412 46
Premiums paid on bonds.....					325 00
Overdrafts.....	1,060 66	1,884 80	1,200 11	738 95	2,434 91
Banking house.....	6,800 00	6,800 00	6,800 00	6,800 00	6,800 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	2,318 47	2,942 67	2,942 67	3,288 47	2,298 47
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	83 29	56 54	494 12	21 03	349 50
United States bonds.....					
Due from banks in reserve cities..	64,013 41	63,518 82	79,220 96	110,985 40	66,016 98
Exchanges for clearing house.....	1,995 92	1,877 12	1,781 52	1,546 27	3,566 26
U. S. and National bank currency..	16,605 00	15,467 00	22,930 00	18,975 00	22,039 00
Gold coin.....	17,925 00	19,655 00	18,335 00	20,332 50	23,207 14
Silver coin.....	1,115 50	2,544 00	2,426 00	874 00	1,980 00
Nickels and cents.....	146 44	183 03	177 34	256 26	98 68
Checks and cash items.....	339 04	471 24	721 23	762 04	484 11
Totals.....	\$724,277 78	\$739,475 99	\$772,518 87	\$817,354 79	\$820,304 65
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	7,591 91	1,118 35	6,020 95	1,690 46	2,159 25
Dividends unpaid.....					100 00
Commercial deposits subject to check.....	73,850 96	71,606 80	73,702 41	78,293 80	78,165 44
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	336,227 51	349,430 37	361,321 50	386,757 33	389,103 45
Savings certificates of deposit.....	246,607 40	257,320 47	271,474 01	290,613 20	290,776 51
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$724,277 78	\$739,475 99	\$772,518 87	\$817,354 79	\$820,304 65

STATE BANKS OF MICHIGAN.

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No. 211.

PONTIAC SAVINGS BANK, PONTIAC.

Organized November 1, 1898.

S. S. MATTHEWS, *President*; F. H. HALE, *Vice President*; CRAMER SMITH, *Cashier*.

DIRECTORS.—S. S. Matthews, Frank H. Carroll, E. R. Webster, S. J. Tomlinson, Cramer Smith, F. H. Hale, S. E. Beach.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$386,978 42	\$422,459 60	\$457,118 48	\$458,810 97	\$469,723 11
Bonds, mortgages and securities..	393,879 13	413,308 17	435,041 58	436,142 69	473,113 12
Premiums paid on bonds.....	68 00				
Overdrafts.....	1,211 35	199 51	807 64	1,788 93	999 34
Banking house.....	8,500 00	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures.....	3,800 00	3,300 00	3,300 00	3,300 00	3,300 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	3,257 38	2,977 28	2,464 36	2,377 63	1,153 75
United States bonds.....	1,700 00	1,700 00	1,700 00	1,700 00	1,700 00
Due from banks in reserve cities..	131,886 91	127,725 35	102,601 22	138,465 52	167,038 65
Exchanges for clearing house.....	3,907 54	1,085 33	1,615 48	7,819 23	4,790 48
U. S. and National bank currency..	27,676 00	19,630 00	26,037 00	25,924 00	29,892 00
Gold coin.....	19,170 00	21,630 00	25,117 50	26,404 84	17,457 50
Silver coin.....	3,951 10	4,259 10	3,930 10	4,680 80	5,782 00
Nickels and cents.....	652 91	721 76	912 62	819 28	1,055 66
Checks and cash items.....	10 50	154 54	260 21	10 66	858 41
Totals.....	\$986,649 24	\$1,027,650 67	\$1,069,406 19	\$1,116,744 55	\$1,185,364 02
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	30,000 00	30,000 00	30,000 00	32,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,904 67	3,238 58	2,548 95	2,397 06	4,852 31
Dividends unpaid.....	15 00	15 00			
Commercial deposits subject to check.....	145,207 98	156,804 12	177,786 18	195,158 77	200,842 84
Commercial certificates of deposit.....					
Due to banks and bankers.....	31,383 97	49,851 94	33,047 05	20,627 51	29,981 65
Certified checks.....	1,000 00	10 00	500 00	1,182 80	110 00
Cashier's checks outstanding.....	2,124 01	9 26	8 76	9 26	408 76
Savings deposits.....	377,623 32	388,179 50	419,792 77	431,965 16	452,205 43
Savings certificates of deposit.....	343,005 02	348,157 00	354,337 21	384,200 99	413,850 03
Coupon Savings certificates of deposit.....	1,385 27	1,385 27	1,385 27	1,113 00	1,113 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$986,649 24	\$1,027,650 67	\$1,069,406 19	\$1,116,744 55	\$1,185,364 02

No. 75.

THE COMMERCIAL BANK, PORT HURON.

Organized January 30, 1882.

A. D. BENNETT, *President*; J. G. O'NEILL, J. A. DAVIDSON, *Vice Presidents*; C. N. RUNNELS, *Cashier*;
C. D. BEARD, S. W. MCFARLAND, *Assistant Cashiers*.

DIRECTORS.—A. D. Bennett, J. G. O'Neill, J. A. Davidson, Albert Dixon, C. N. Runnels Myron W. Mills, S. L. Boyce.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$1,144,050 63	\$1,135,236 47	\$1,106,950 10	\$1,000,997 64	\$1,013,530 62
Bonds, mortgages and securities...	413,603 88	408,850 83	419,125 22	407,152 52	420,111 07
Premiums paid on bonds.....					
Overdrafts.....	1,831 00	954 81	2,927 86	1,261 22	1,416 87
Banking house.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures.....	6,709 00	6,440 50	6,440 50	6,440 50	6,245 50
Other real estate.....	3,000 00				
Due from other banks and bankers (not reserve cities).....	230 18	5,913 33	1,482 03	3,683 00	3,766 38
Items in transit.....	26,425 17	31,225 59	17,431 90	8,220 44	14,821 71
United States bonds.....					
Due from banks in reserve cities..	89,466 42	108,207 00	70,590 29	204,113 67	243,607 03
Exchanges for clearing house.....	11,612 01	75,854 56	26,678 69	36,816 98	32,931 60
U. S. and National bank currency.	40,986 00	39,259 00	49,535 00	68,601 00	93,769 00
Gold coin.....	36,555 00	3,339 00	7,950 00	8,761 90	8,530 00
Silver coin.....	8,782 00	11,635 00	10,970 00	9,788 00	12,543 00
Nickels and cents.....	1,249 00	1,294 45	1,064 30	614 42	923 83
Checks and cash items.....	1,800 48	925 16	1,119 42	1,219 18	330 36
Totals.....	\$1,816,310 37	\$1,859,135 70	\$1,752,274 31	\$1,856,670 47	\$1,882,526 97
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	27,812 01	29,558 57	30,318 80	20,881 92	21,949 70
Dividends unpaid.....					75 00
Commercial deposits subject to check.....	669,373 41	631,290 91	508,873 07	586,284 65	716,501 42
Commercial certificates of deposit..	51,086 84	92,461 54	87,988 35	209,341 21	112,619 66
Due to banks and bankers.....	36,103 67	27,443 22	16,462 25	23,981 74	26,736 07
Certified checks.....	150 00	655 00	100 00	325 00	532 00
Cashier's checks outstanding.....					
Savings deposits.....	806,784 44	830,949 06	819,500 19	772,788 98	757,954 60
Savings certificates of deposit.....					
State deposits.....		46,777 40	39,031 65	43,066 97	46,158 52
Notes and bills rediscounted.....					
Bills payable.....	25,000 00		50,000 00		
Totals.....	\$1,816,310 37	\$1,859,135 70	\$1,752,274 31	\$1,856,670 47	\$1,882,526 97

No. 375.

THE GERMAN-AMERICAN SAVINGS BANK OF PORT HURON.

Organized July 23, 1907.

HENRY F. MARK, *President*; A. E. STEVENSON, *Vice President*; C. C. PECK, *Cashier*.

DIRECTORS.—Henry F. Mark, A. E. Stevenson, Dudley E. Waters, C. C. Peck, M. D. Smith, E. J. Ottaway, E. W. Ortenburger, Fred E. Farnsworth, Robert Watson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$144,347 41	\$143,434 80	\$166,429 86	\$173,048 04	\$185,980 11
Bonds, mortgages and securities..	34,006 50	34,805 25	47,305 25	48,021 92	53,370 68
Premiums paid on bonds.....					
Overdrafts.....	105 55	38 41	6 63	5 05	352 24
Banking house.....					
Furniture and fixtures.....	5,799 67	5,799 67	5,799 67	5,799 67	5,799 67
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	349 84	45 40	275 42	130 81	368 39
Items in transit.....	688 05	431 94	163 97	673 00	1,023 68
United States bonds.....					
Due from banks in reserve cities..	17,070 78	6,547 27	15,667 05	12,616 18	27,327 15
Exchanges for clearing house.....	3,463 89	4,643 65	4,800 45	5,246 83	6,249 31
U. S. and National bank currency..	5,255 00	3,854 00	11,842 00	10,327 00	5,809 00
Gold coin.....	2,025 00	40 00	337 50	5,815 00	85 00
Silver coin.....	1,054 50	765 00	700 50	1,224 50	765 00
Nickels and cents.....	672 82	559 79	475 19	588 65	365 37
Checks and cash items.....	1,294 70	1,612 05	1,591 30	1,685 58	1,196 51
Totals.....	\$216,133 71	\$202,577 23	\$255,394 79	\$265,180 23	\$288,682 11
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..	307 66	600 24	856 77	1,156 24	680 03
Dividends unpaid.....					
Commercial deposits subject to check.....	17,575 28	14,032 28	44,253 25	46,138 95	66,223 01
Commercial certificates of deposit..			31,887 48	30,978 73	30,451 59
Due to banks and bankers.....	17,027 51	10,864 54	10,895 48	12,999 55	11,012 51
Certified checks.....	50 00			250 00	
Cashier's checks outstanding.....					
Savings deposits.....	55,641 32	55,175 54	67,501 81	73,666 76	80,314 97
Savings certificates of deposit.....	25,531 94	21,904 63			
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$216,133 71	\$202,577 23	\$255,394 79	\$265,180 23	\$288,682 11

STATE BANKING DEPARTMENT.

No. 49.

PORT HURON SAVINGS BANK, PORT HURON.

Organized January 1, 1873.

Corporate existence extended December 18, 1902.

HENRY MCMORRAN, *President*; CHARLES F. HARRINGTON, *Vice President*;
EDMUND R. HARRINGTON, *Cashier*.DIRECTORS.—Henry McMorran, Charles F. Harrington, Edmund R. Harrington, Heman L. Stevens,
Henry B. Sibilla.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$256,328 78	\$250,725 82	\$259,760 01	\$256,558 17	\$270,535 97
Bonds, mortgages and securities..	105,140 87	102,966 90	104,417 68	104,409 68	100,409 99
Premiums paid on bonds.....					
Overdrafts.....	627 08	571 14	827 82	303 67	132 61
Banking house.....					
Furniture and fixtures.....	1,802 70	1,802 70	1,802 70	1,802 70	1,802 70
Other real estate.....	8,740 00	8,280 00	8,230 00	8,230 00	7,770 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	7,470 10	7,750 55	56 71	100 00	48 00
United States bonds.....					
Due from banks in reserve cities..	19,528 35	26,227 54	36,148 91	35,676 17	19,162 89
Exchanges for clearing house.....	2,116 50	2,793 37	969 96	1,738 06	2,821 19
U. S. and National bank currency..	13,028 00	13,675 00	14,952 00	17,571 00	13,368 09
Gold coin.....	8,407 20	4,079 70	4,524 70	1,282 20	6,342 20
Silver coin.....	2,897 50	1,647 65	1,244 55	1,052 30	1,675 49
Nickels and cents.....	218 10	518 00	439 00	283 55	117 60
Checks and cash items.....	6,830 26	4,110 50	1,872 15	2,792 95	4,264 87
Totals.....	\$433,135 44	\$425,148 87	\$435,246 19	\$431,800 45	\$428,451 26
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	27,067 57	24,127 68	23,605 40	23,162 20	21,869 28
Dividends unpaid.....	48 00	80 00	56 00	40 00	61 00
Commercial deposits subject to check.....	47,349 76	46,276 79	51,699 60	47,057 92	45,582 52
Commercial certificates of deposit..	19,706 21	19,938 44	20,331 95	22,230 95	17,963 66
Due to banks and bankers.....					
Certified checks.....	500 00	500 00		800 00	733 53
Cashier's checks outstanding.....			26 85	85 00	1 25
Savings deposits.....	218,463 90	214,225 96	209,526 31	213,424 38	212,240 02
Savings certificates of deposit.....					
State monies on deposit.....			10,000 00	5,000 00	10,000 09
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$433,135 44	\$425,148 87	\$435,246 19	\$431,800 45	\$428,451 26

No. 98.

THE ST. CLAIR COUNTY SAVINGS BANK, PORT HURON.

Organized May 26, 1890.

CHAS. WELLMAN, *President*; E. G. SPALDING, *Vice President*; F. T. MOORE, *Cashier*.

DIRECTORS.—Chas. Wellman, Geo. W. Moore, S. Armstrong, E. G. Spalding, F. T. Moore, Mortimer Willson, S. A. Graham, Phil Higer, Henry Marx, W. D. Smith,

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$698,473 66	\$698,255 59	\$707,291 50	\$697,513 65	\$673,973 45
Bonds, mortgages and securities...	212,124 39	202,986 30	199,852 35	204,666 54	205,916 49
Premiums paid on bonds.....					
Overdrafts.....	3,571 77	1,721 35	769 29	3,827 17	910 17
Banking house.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Furniture and fixtures.....	20,621 38	20,900 52	20,900 52	20,900 52	20,900 00
Other real estate.....	21,360 00	21,360 00	21,360 00	21,110 00	21,110 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	5,522 32	5,920 27	13,981 94	11,564 10	4,090 00
United States bonds.....					
Due from banks in reserve cities...	103,201 04	75,854 37	73,890 74	103,224 74	61,365 02
Exchanges for clearing house.....	2,422 23	6,070 17	2,947 45	1,246 37	2,984 50
U. S. and National bank currency...	31,080 00	34,810 00	47,099 00	50,353 00	62,759 00
Gold coin.....	9,545 00	9,255 00	6,172 00	7,390 03	9,245 00
Silver coin.....	1,679 50	2,489 00	2,667 95	3,160 05	3,870 45
Nickels and cents.....	689 86	635 73	483 15	477 53	366 75
Checks and cash items.....	7,670 49	9,262 74	1,499 23	3,211 18	9,207 19
Totals.....	\$1,167,961 55	\$1,139,541 04	\$1,148,915 12	\$1,178,644 85	\$1,126,698 02
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	35,952 40	21,035 58	26,556 27	25,643 38	25,807 35
Dividends unpaid.....	12 00	24 00	18 00	612 00	24 00
Commercial deposits subject to check.....	321,252 39	362,967 55	260,202 91	296,748 03	233,336 21
Commercial certificates of deposit...	36,421 87	39,043 49	56,443 91	54,067 18	72,641 46
Due to banks and bankers.....			71,558 76	67,767 38	63,628 03
Certified checks.....				650 00	774 91
Cashier's checks outstanding.....		144 30		400 00	
Savings deposits.....	493,938 38	490,238 28	479,135 27	477,756 88	480,686 06
Savings certificates of deposit.....					
State monies on deposit.....			30,000 00	30,000 00	25,000 00
Notes and bills rediscounted.....	40,384 51	16,087 84			
Bills payable.....	40,000 00	10,000 00	25,000 00	25,000 00	25,000 00
Totals.....	\$1,167,961 55	\$1,139,541 04	\$1,148,915 12	\$1,178,644 85	\$1,126,698 02

No. 330.

MAYNARD-ALLEN STATE BANK, PORTLAND.

Organized December 21, 1905.

CHARLES H. MAYNARD, *President*; E. M. ALLEN, *Vice President*; GEO. W. BURHANS, *Cashier*.

DIRECTORS.—C. H. Maynard, E. M. Allen, G. W. Burhans, U. S. Maynard, F. H. Knox, O. N. Jenkins, W. W. Terriff.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$158,161 19	\$151,816 14	\$164,119 76	\$147,694 47	\$152,637 66
Bonds, mortgages and securities...	108,283 50	99,038 50	114,463 50	130,803 50	122,608 50
Premiums paid on bonds.....		244 20	411 10	711 10	544 20
Overdrafts.....	5,117 12	5,962 12	2,249 18	2,465 77	2,663 02
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,816 26	1,816 26	1,816 26	1,816 26	1,816 26
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,726 68	2,912 67	2,629 93	1,567 07	2,516 45
United States bonds.....					
Due from banks in reserve cities..	22,081 78	41,109 38	28 039 70	24,278 42	15,757 68
Exchanges for clearing house....			2,768 29	1,303 09	1,123 71
U. S. and National bank currency..	9,901 00	11,080 00	8,125 00	10,192 00	6,729 00
Gold coin.....	3,915 00	4,120 00	4,130 00	4,165 00	4,120 00
Silver coin.....	819 60	799 70	1,069 25	1,244 20	677 40
Nickels and cents.....	181 72	283 11	233 15	200 70	249 07
Checks and cash items.....	1,210 31	1,167 87			
Totals.....	\$318,214 16	\$324,349 95	\$334,055 12	\$330,471 58	\$315,442 95
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,450 61	6,694 87	7,656 90	8,640 55	8,169 48
Dividends unpaid.....					
Commercial deposits subject to check.....	65,199 05	71,173 33	78,767 71	76,626 86	54,611 89
Commercial certificates of deposit..				51,716 98	59,987 51
Due to banks and bankers.....	4,282 47	5,054 82	1,222 16	1,482 27	2,116 79
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	102,537 10	109,380 70	125,941 49	132,004 92	130,557 28
Savings certificates of deposit....	76,764 93	72,046 23	60,466 86		
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$318,214 16	\$324,349 95	\$334,055 12	\$330,471 58	\$315,442 95

No. 385.

THE WEBBER STATE SAVINGS BANK, PORTLAND.

Organized December 13, 1907.

MARY E. WEBBER, *President*; EDWIN A. BUCK, *Vice President*; LORENZO WEBBER, *Cashier*;
FRANK J. BADGLEY, *Assistant Cashier*.

DIRECTORS.—Mary E. Webber, Edwin A. Buck, Lorenzo Webber, Elon A. Richards, Christine W. Latta.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$78,659 16	\$86,038 39	\$86,271 53	\$87,843 92	\$87,397 86
Bonds, mortgages and securities..	131,049 16	158,420 79	143,845 16	145,311 16	150,831 50
Premiums paid on bonds.....		900 00	900 00	900 00	500 00
Overdrafts.....	504 85	223 81	392 46	318 67	250 41
Banking house.....					
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	21,211 67	19,881 09	23,509 48	21,889 47	28,481 09
Exchanges for clearing house.....					
U. S. and National bank currency..	11,995 00	13,737 00	12,472 00	10,999 00	14,806 00
Gold coin.....	335 00	315 00	725 00	775 00	1,045 00
Silver coin.....	1,317 55	832 35	532 90	752 75	1,537 35
Nickels and cents.....	143 06	26 77	68 88	126 56	96 77
Checks and cash items.....	230 11	6 75	2 85	73 09	198 07
Totals.....	\$246,945 56	\$281,881 95	\$270,220 26	\$270,489 62	\$286,644 05
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	330 15	92 21	204 14	114 67	617 10
Dividends unpaid.....		50 00			
Commercial deposits subject to check.....	42,541 47	56,427 15	51,608 53	36,789 71	41,016 14
Commercial certificates of deposit..	27,743 75	29,119 51	24,764 91	27,265 68	24,773 77
Due to banks and bankers.....					
Certified checks.....					16 09
Cashier's checks outstanding.....					
Savings deposits.....	126,330 19	146,193 08	143,642 68	156,319 56	170,220 95
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$246,945 56	\$281,881 95	\$270,220 26	\$270,489 62	\$286,644 05

No. 217.

QUINCY STATE BANK, QUINCY.

Organized August 1, 1899.

M. S. SEGUR, *President*; N. H. ANDRUS, *Vice President*; PEARL POWER, *Cashier*.

DIRECTORS.—M. S. Segur, F. A. Roethlisberger, Harvey Chase, N. H. Andrus, Chas. H. Chase.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$83,858 90	\$90,751 84	\$90,399 13	\$87,952 86	\$77,473 44
Bonds, mortgages and securities...	32,141 00	29,541 00	30,141 00	39,416 00	39,066 00
Premiums paid on bonds.....					
Overdrafts.....	535 88	196 65	235 42	98 72	154 63
Banking house.....					
Furniture and fixtures.....	1,636 00	1,636 00	1,636 00	1,636 00	1,636 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	2,297 22	15,763 83	5,969 82	8,264 94	13,281 51
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	4,683 41	22,700 30	3,855 10	7,333 58	4,325 64
Exchanges for clearing house.....					
U. S. and National bank currency..	5,765 00	3,365 00	7,179 00	4,743 00	6,302 00
Gold coin.....	3,150 00	3,025 00	3,005 00	3,040 00	3,085 00
Silver coin.....	1,065 45	1,207 90	829 30	776 65	990 06
Nickels and cents.....	136 05	115 58	76 15	94 05	70 15
Checks and cash items.....	531 94	173 53	279 07	6 77	467 70
Totals.....	\$135,800 85	\$158,476 63	\$143,614 99	\$153,362 57	\$146,852 12
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	4,800 00	5,000 00	5,000 00	5,000 00	5,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,831 90	2,061 87	3,022 12	3,111 35	1,968 25
Dividends unpaid.....	9 00	15 00			46 00
Commercial deposits subject to check.....	15,163 71	32,445 47	17,766 42	21,425 55	24,205 88
Commercial certificates of deposit..	72,996 24	78,954 29	77,826 45	83,825 67	75,131 99
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$135,800 85	\$158,476 63	\$143,614 99	\$153,362 57	\$146,852 12

No. 69.

THE STATE BANK OF READING, READING.

Organized December 27, 1889.

H. F. DOTY, *President*; J. W. CHAPMAN, *Vice President*; GEO. E. TERPENING, *Cashier*.

DIRECTORS.—A. R. Chapman, J. W. Chapman, H. F. Doty, F. M. Stewart, L. H. Doty.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$113,475 65	\$109,237 67	\$107,413 81	\$111,793 60	\$114,003 58
Bonds, mortgages and securities...	44,909 00	45,851 00	46,055 00	45,755 00	45,530 00
Premiums paid on bonds.....					
Overdrafts.....	2,192 69	1,720 39	579 10	1,523 22	2,223 57
Banking house.....					
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....		227 68		41 52	742 42
Items in transit.....	1,245 46	718 10	1,480 00	542 88	4,722 70
United States bonds.....					
Due from banks in reserve cities..	27,754 70	31,871 00	33,286 08	25,442 99	14,392 01
Exchanges for clearing house.....					
U. S. and National bank currency..	6,939 00	3,143 00	5,093 00	5,408 00	1,266 00
Gold coin.....	6,095 00	6,090 00	6,185 00	6,072 50	6,100 00
Silver coin.....	383 00	811 00	1,491 00	826 00	909 00
Nickels and cents.....	165 68	168 17	135 37	175 24	165 40
Checks and cash items.....	396 33	179 48	117 15	319 11	189 60
Totals.....	\$204,756 51	\$201,217 49	\$203,035 51	\$199,100 06	\$191,444 28
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	6,281 59	2,566 16	3,960 99	5,096 77	4,409 00
Dividends unpaid.....					
Commercial deposits subject to check.....	49,245 71	52,949 75	45,317 16	45,532 95	43,013 62
Commercial certificates of deposit..	117,141 69	114,701 58	122,192 58	116,961 74	113,021 66
Due to banks and bankers.....	1,087 52		564 78	508 60	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$204,756 51	\$201,217 49	\$203,035 51	\$199,100 06	\$191,444 28

STATE BANKING DEPARTMENT.

No. 372.

THE COMMERCIAL SAVINGS BANK OF REED CITY.

Organized March 25, 1907.

JOSEPH GERBER, *President*; H. R. NIERGARTH, *Vice President*; HARRY GERBER, *Cashier*;
JACOB B. GINGRICH, *Assistant Cashier*.

DIRECTORS.—Joseph Gerber, B. N. Savidge, H. R. Niergarth, Harry Gerber, Jacob B. Gingrich,
Michael Gingrich.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$35,131 27	\$34,164 00	\$36,644 76	\$45,383 33	\$48,182 63
Bonds, mortgages and securities...	8,510 00	8,615 00	10,340 00	9,915 00	10,010 00
Premiums paid on bonds.....					
Overdrafts.....	153 09	09	18 79	135 80	52 14
Expenses, interest and taxes paid..	806 47	1,127 12	876 25	693 60	1,257 40
Banking house.....	8,535 00	8,535 00	8,535 00	8,535 00	8,535 00
Furniture and fixtures.....	3,881 06	3,881 06	3,881 06	3,881 06	3,881 06
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		163 43	12 00	12 00	2 25
United States bonds.....					
Due from banks in reserve cities..	3,693 05	2,503 68	5,318 20	6,847 76	2,799 47
Exchanges for clearing house.....		616 72	37 55	10 00	47 00
U. S. and National bank currency..	2,457 00	1,277 00	3,008 00	2,902 00	1,520 00
Gold coin.....	212 50	335 00	425 00	777 50	825 00
Silver coin.....	925 70	620 00	1,089 60	830 45	928 53
Nickels and cents.....	61 74	82 20	114 97	168 21	106 33
Checks and cash items.....	1,163 86	1,766 22	351 00	279 22	376 27
Totals.....	\$65,530 74	\$63,686 52	\$70,652 18	\$80,370 93	\$78,523 08
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..					
Dividends unpaid.....					
Commercial deposits subject to check.....	10,330 58	7,281 33	9,448 08	14,229 22	10,496 96
Commercial certificates of deposit..	4,384 63	3,884 63	3,508 63	3,558 63	8,865 84
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	6,682 56	6,564 53	5,302 50	6,088 02	7,054 55
Savings certificates of deposit.....	17,132 97	19,956 03	27,392 97	31,495 06	24,105 73
Notes and bills rediscounted.....	2,000 00	1,000 00			3,000 00
Bills payable.....					
Totals.....	\$65,530 74	\$63,686 52	\$70,652 18	\$80,370 93	\$78,523 08

No. 393.

THE STATE SAVINGS BANK OF REMUS, REMUS.

Organized February 1, 1908.

WILLIAM J. ORR, *President*; AARON AMON, *Vice President*; GEO. BILBROUGH, *Cashier*;
IRAL PHILIPS, *Assistant Cashier*.

DIRECTORS.—William J. Orr, William H. Wallace, Geo. Bilbrough, Aaron Amon, Edward T. Horton.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09
Loans and discounts.....	\$36,693 16	\$40,349 28	\$52,311 76	\$57,439 39	\$63,377 85
Bonds, mortgages and securities..	16,681 70	16,846 00	12,182 97	9,894 52	7,638 22
Premiums paid on bonds.....					
Overdrafts.....	4 43	10 62	30 96	4 00	
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	2,345 08	2,345 08	2,345 08	2,345 08	2,355 89
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	4,631 82	4,099 61	7,832 29	7,620 08	9,374 45
Exchanges for clearing house.....	500 00				
U. S. and National bank currency..	1,652 00	3,423 00	4,838 00	4,393 00	4,071 90
Gold coin.....	130 03	105 00	175 00	267 50	437 50
Silver coin.....	142 50	439 50	320 45	300 50	309 45
Nickels and cents.....	42 54	88 81	104 82	98 11	46 18
Checks and cash items.....	41 22	189 74	209 07	29 20	335 93
Totals.....	\$68,864 45	\$73,896 64	\$86,350 40	\$88,391 38	\$93,946 47
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....		250 00	500 00	500 00	700 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,285 90	980 63	460 80	1,276 76	734 64
Dividends unpaid.....					
Commercial deposits subject to check.....	13,429 62	15,120 04	20,780 39	20,219 24	25,241 39
Commercial certificates of deposit..	7,848 58	10,688 72	14,659 58	21,605 92	24,031 58
Due to banks and bankers.....					
Certified checks.....			50 00		
Cashier's checks outstanding.....					55 40
Savings deposits.....					
Savings certificates of deposit.....	20,300 35	21,857 25	18,899 63	13,789 46	12,183 46
State monies on deposit.....			6,000 00	6,000 00	6,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$68,864 45	\$73,896 64	\$86,350 40	\$88,391 38	\$93,946 47

No. 206.

MACOMB COUNTY SAVINGS BANK, RICHMOND (LENOX P. O.).

Organized September 1, 1898.

JAMES E. WETER, *President*; *ANDRE SIMMONS, FRANK W. FENNER, *Vice Presidents*;
FRANK J. HIRT, *Cashier*; CHARLES J. KESNER, *Assistant Cashier*.DIRECTORS.—James E. Weter, Paul J. Ulrich, *Andre Simmons, George A. Bailey, Frank W. Fenner,
Charles Lindke, Oscar C. Lungerhausen, Daniel L. Rapelje, Frank J. Hirt.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09	Report of June 23, '09.	Report of Sept. 1, '09
Loans and discounts.....	\$139,283 70	\$145,864 56	\$153,089 97	\$157,661 70	\$165,296 02
Bonds, mortgages and securities..	185,136 25	188,015 95	204,176 50	203,834 10	207,821 10
Premiums paid on bonds.....					
Overdrafts.....	955 74	1,110 01	709 68	153 26	666 96
Banking house.....					
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	464 78	425 00	425 00	400 00	400 00
Due from other banks and bankers (not reserve cities).....	4,628 76	5,474 56	2,276 08	606 01	5,239 92
Items in transit.....		4,075 00	777 52	1,542 77	617 48
United States bonds.....					
Due from banks in reserve cities..	58,020 89	75,613 24	47,312 44	41,190 79	57,706 75
Exchanges for clearing house.....					
U. S. and National bank currency..	12,633 00	10,335 00	12,900 00	8,854 00	7,939 00
Gold coin.....	8,822 50	10,775 00	9,687 50	9,937 50	10,292 50
Silver coin.....	607 05	566 40	910 60	1,483 95	2,175 05
Nickels and cents.....	131 07	104 03	297 33	104 15	114 37
Checks and cash items.....	1,103 64	2,055 51	1,587 93	867 57	1,994 57
Totals.....	\$411,787 38	\$446,414 26	\$436,150 55	\$428,635 80	\$462,263 72
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	15,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	16,816 43	9,300 90	13,517 71	12,199 09	10,477 82
Dividends unpaid.....					
Commercial deposits subject to check.....	31,523 29	31,817 66	23,238 74	24,806 45	33,722 15
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....			3 85	1 00	90
Savings deposits.....	262,903 91	280,787 92	290,861 30	284,180 01	309,956 06
Savings certificates of deposit.....	60,543 75	79,507 78	63,528 95	62,449 25	63,106 79
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$411,787 38	\$446,414 26	\$436,150 55	\$428,635 80	\$462,263 72

*Deceased.

STATE BANKS OF MICHIGAN.

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No. 429.

BANK OF RIVERDALE, RIVERDALE.

Organized April 15, 1909.

A. B. DARRAGH, *President*; THOS. J. BLAIR, *Vice President*; F. H. ROWLAND, *Cashier*;
H. E. HARRY, *Assistant Cashier*.DIRECTORS.—A. B. Darragh, Thos. J. Blair, Frank W. Blair, Geo. J. Sandel, R. J. Lathrop,
N. W. Struble, Wm. H. Owen, B. A. Church, F. H. Rowland.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....				\$53,437 89	\$55,767 38
Bonds, mortgages and securities.....				7,460 36	9,735 36
Premiums paid on bonds.....					
Overdrafts.....				2 40	35 79
Banking house.....				3,000 00	3,000 00
Furniture and fixtures.....				2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....				2,746 51	1,538 01
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....				17,259 35	9,422 45
Exchanges for clearing house.....					
U. S. and National bank currency.....				2,440 00	2,750 00
Gold coin.....				1,450 00	1,680 00
Silver coin.....				847 00	1,415 00
Nickels and cents.....				56 17	49 73
Checks and cash items.....				10 00	340 63
Totals.....				\$90,709 68	\$87,734 35
Liabilities.					
Capital stock paid in.....				\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....				84 08	164 65
Dividends unpaid.....					
Commercial deposits subject to check.....				43,514 09	34,096 39
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....				7,489 78	9,570 95
Savings certificates of deposit.....				14,621 73	18,902 36
State monies on deposit.....				5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....				\$90,709 68	\$87,734 35

No. 332.

THE RIVER ROUGE SAVINGS BANK, RIVER ROUGE.

Organized January 17, 1906.

H. C. BURKE, *President*; E. M. LAMB, *Vice President*; O. C. G. LUTZ, *Cashier*.

DIRECTORS.—H. C. Burke, E. M. Lamb, Emmor Bales, Theo. Belanger, C. A. Labadie, Charles Krause, J. H. Johnson, F. O. Burke, A. I. Burdeno.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$58,923 74	\$71,852 22	\$57,425 99	\$62,753 86	\$91,019 56
Bonds, mortgages and securities...	85,443 50	81,271 90	81,100 07	81,341 90	81,065 90
Premiums paid on bonds.....					
Overdrafts.....	59 63	254 99	18 61	45 80	115 78
Banking house.....	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	26,623 30	24,774 61	17,336 17	29,208 79	59,234 27
Exchanges for clearing house.....	13,490 01	171 25	112 40	89 67	
U. S. and National bank currency..	8,168 00	8,884 00	8,325 00	11,341 00	9,966 00
Gold coin.....	4,585 50	4,725 50	6,885 50	7,033 00	7,585 50
Silver coin.....	846 65	1,038 00	566 70	378 95	472 45
Nickels and cents.....	49 50	109 29	48 39	169 06	86 74
Checks and cash items.....	19 17	74 25	9 43	50 00	2,337 82
Totals.....	\$213,719 00	\$208,656 01	\$187,328 26	\$207,912 03	\$267,384 02
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,018 52	3,289 54	3,603 01	2,516 90	5,440 30
Dividends unpaid.....					
Commercial deposits subject to check.....	99,466 60	99,002 21	69,258 64	77,807 50	137,687 67
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					5,101 60
Cashier's checks outstanding.....					47 65
Savings deposits.....	78,618 26	74,864 26	82,946 61	95,087 63	86,456 80
Savings certificates of deposit.....	3,615 62	1,500 00	1,520 00	2,500 00	2,650 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$213,719 00	\$208,656 01	\$187,328 26	\$207,912 03	\$267,384 02

No. 224.

THE ROCHESTER SAVINGS BANK, ROCHESTER.

Organized October 18, 1900.

WILLIAM C. CHAPMAN, *President*; MARVIL I. BRABB, *Vice President*; HARVEY J. TAYLOR, *Cashier*;
HOMER A. CASE, *Assistant Cashier*.

DIRECTORS.—W. C. Chapman, J. J. Brewer, M. I. Brabb, L. E. Bedell, L. C. Axford, E. C. Crout,
H. J. Taylor.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$122,031 30	\$131,236 02	\$136,933 73	\$129,784 66	\$135,049 02
Bonds, mortgages and securities...	168,218 58	170,485 58	167,870 58	168,321 08	159,403 08
Premiums paid on bonds.....					
Overdrafts.....	665 35	464 60	1,684 39	633 22	579 27
Banking house.....	5,565 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	3,670 26	3,511 09	4,060 57	4,200 69	4,761 48
Items in transit.....	1,091 58	1,771 04			106 73
United States bonds.....					
Due from banks in reserve cities..	31,430 39	32,462 64	20,994 73	32,950 39	29,668 54
Exchanges for clearing house.....					
U. S. and National bank currency..	8,427 00	4,386 00	4,983 00	4,902 00	8,600 00
Gold coin.....	8,445 00	8,780 00	9,115 00	9,125 00	9,427 50
Silver coin.....	399 75	929 70	1,023 45	637 00	789 70
Nickels and cents.....	156 75	224 02	200 61	241 64	287 67
Checks and cash items.....	746 01	680 16	2 00	23 19	243 76
Totals.....	\$350,846 97	\$359,930 85	\$351,868 06	\$355,818 87	\$353,946 75
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	11,330 81	8,200 45	9,852 74	9,457 66	8,295 95
Dividends unpaid.....					
Commercial deposits subject to check.....	42,086 35	49,328 21	40,829 34	38,910 29	37,526 26
Commercial certificates of deposit..	1,301 46	647 45	760 45	754 20	587 45
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	171,039 57	177,047 02	175,912 90	179,707 93	174,690 96
Savings certificates of deposit.....	95,088 78	94,707 72	94,512 63	96,988 79	102,846 13
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$350,846 97	\$359,930 85	\$351,868 06	\$355,818 87	\$353,946 75

STATE BANKING DEPARTMENT.

No. 380.

THE STATE SAVINGS BANK OF ROCHESTER.

Organized March 4, 1907.

GEORGE M. FLUMERFELT, *President*; ALBERT G. GRIGGS, *Vice President*; CHARLES A. BURR, *Cashier*;
A. R. DILLMAN, *Teller*.

DIRECTORS.—Geo. M. Flumerfelt, C. A. Burr, George Burr, J. H. Dillman, L. C. Flumerfelt, Park F. Cutting, F. R. Nott, A. G. Griggs, Wm. Waugale.n.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$37,305 68	\$40,700 10	\$37,323 93	\$39,630 21	\$40,313 62
Bonds, mortgages and securities..	14,100 00	14,100 00	11,600 00	13,380 00	15,680 00
Premiums paid on bonds.....					
Overdrafts.....	503 49	135 79	140 11	441 09	118 48
Banking house.....	12,482 81	12,482 81	12,482 81	12,482 81	12,482 81
Furniture and fixtures.....	1,472 84	1,472 84	1,472 84	1,472 84	1,472 84
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	839 03				
Items in transit.....	440 80				
United States bonds.....					
Due from banks in reserve cities..	2,578 86	4,242 52	5,573 84	5,161 21	6,236 96
Exchanges for clearing house.....					
U. S. and National bank currency..	1,445 00	1,827 00	1,019 00	1,430 00	1,618 00
Gold coin.....	2,300 00	1,125 00	1,330 00	1,535 00	2,505 00
Silver coin.....	195 25	281 55	165 65	185 75	247 30
Nickels and cents.....	29 55	59 39	45 43	51 36	57 74
Checks and cash items.....	21 55			51 67	1 00
Totals.....	\$73,714 86	\$76,427 00	\$71,153 61	\$75,821 94	\$80,733 75
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..	1,229 48	1,455 85	1,578 49	1,554 75	1,634 42
Dividends unpaid.....					
Commercial deposits subject to check.....	8,617 15	12,990 14	6,563 89	8,396 80	11,570 23
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	21,022 15	18,421 61	18,360 42	20,444 58	21,052 99
Savings certificates of deposit.....	17,846 08	18,559 40	19,650 81	20,425 81	21,467 11
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$73,714 86	\$76,427 00	\$71,153 61	\$75,821 94	\$80,733 75

No. 331.

THE ROCKFORD STATE BANK, ROCKFORD.

Organized January 9, 1906.

H. C. HESSLER, *President*; JAS. L. SNYDER, L. E. SEARS, *Vice Presidents*; D. F. BEVERLY, *Cashier*;
E. J. MUIR, *Assistant Cashier*.

DIRECTORS.—H. C. Hessler, Dudley E. Waters, Jas. L. Snyder, L. E. Sears, D. F. Beverly, A. T. Slaght,
R. H. Dockeray.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$46,683 24	\$45,067 66	\$49,227 61	\$55,600 23	\$55,595 75
Bonds, mortgages and securities..	37,816 12	32,247 62	45,086 62	47,151 62	47,061 62
Premiums paid on bonds.....					
Overdrafts.....	437 86	831 98	1,976 34	42 25	595 69
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	2,000 00	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,105 85	1,372 10	1,393 33		
United States bonds.....					
Due from banks in reserve cities..	9,816 88	25,788 52	20,068 64	15,174 42	12,841 93
Exchanges for clearing house.....					
U. S. and National bank currency..	3,954 00	2,471 00	2,481 00	3,830 00	1,792 00
Gold coin.....	3,735 00	3,975 00	4,350 00	4,447 50	4,147 50
Silver coin.....	1,092 80	941 05	709 10	538 55	736 30
Nickels and cents.....	71 41	93 24	46 66	66 32	57 91
Checks and cash items.....	75 00	665 94		6 00	53 81
Totals.....	\$110,788 16	\$118,254 11	\$130,129 30	\$131,746 89	\$127,672 51
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	800 00	1,000 00	1,000 00	1,000 00	1,200 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,622 44	601 72	1,415 08	1,416 46	733 99
Dividends unpaid.....		55 00			
Commercial deposits subject to check.....	15,875 03	21,647 91	19,535 37	24,862 29	24,299 00
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	24,448 06	24,665 90	28,833 34	28,347 17	26,994 30
Savings certificates of deposit.....	48,042 63	50,283 58	59,345 51	56,120 97	54,445 22
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$110,788 16	\$118,254 11	\$130,129 30	\$131,746 89	\$127,672 51

STATE BANKING DEPARTMENT.

No. 354.

THE PRESQUE ISLE COUNTY SAVINGS BANK, ROGERS CITY.

Organized December 5, 1906.

PAUL H. HOEFT, *President*; RUDOLPH DUELGTEN, *Vice President*; C. H. OSGOOD, *Cashier*;
GEO. W. GRAMBAU, *Assistant Cashier*.

DIRECTORS.—Paul H. Hoeft, G. Covey, Jr., Paul Bittner, Albert Sellke, Jos. Valentin,
Rudolph Dueltgen, C. H. Osgood.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09
Loans and discounts.....	\$45,501 31	\$53,473 08	\$63,708 26	\$58,409 28	\$59,215 39
Bonds, mortgages and securities...	56,605 03	61,855 64	64,962 54	66,051 03	72,432 12
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....	700 00	650 00	650 00	650 00	1,250 00
Furniture and fixtures.....	1,300 00	1,250 00	1,250 00	1,250 00	650 00
Other real estate.....	889 00	834 00	1,227 00	1,149 00	1,069 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	27,979 46	20,453 74	8,563 10	21,884 41	17,755 35
Exchanges for clearing house.....					
U. S. and National bank currency..	6,016 00	7,832 00	5,474 00	4,741 00	2,782 00
Gold coin.....	1,775 00	2,035 90	1,260 00	1,365 00	1,475 00
Silver coin.....	572 55	777 90	539 45	450 40	292 75
Nickels and cents.....	1 12	84	92	99	61
Checks and cash items.....	17 50	787 86	82 00	9 55	348 10
Totals.....	\$141,356 97	\$149,950 06	\$147,717 27	\$155,960 66	\$157,270 32
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,100 00	2,400 00	3,000 00	3,000 00	3,100 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,471 45	514 68	1,711 35	1,344 23	1,426 03
Dividends unpaid.....		3 00			6 00
Commercial deposits subject to check.....	30,770 90	38,451 32	19,554 05	28,037 78	20,747 10
Commercial certificates of deposit..	1,423 91	628 18	1,554 07	750 46	1,857 03
Due to banks and bankers.....					
Certified checks.....			100 00		
Cashier's checks outstanding.....					
Savings deposits.....	49,054 08	50,928 99	61,838 32	64,799 06	71,113 43
Savings certificates of deposit.....	36,536 63	37,023 89	34,959 48	33,029 13	34,020 73
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$141,356 97	\$149,950 06	\$147,717 27	\$155,960 66	\$157,270 32

No. 194.

THE ROMEO SAVINGS BANK, ROMEO.

Organized April 30, 1897.

M. I. BRABB, *President*; JOHN MCKAY, *Vice President*; L. E. BEDELL, *Cashier*;
J. J. BREWER, *Assistant Cashier*.

DIRECTORS.—M. I. Brabb, H. S. Evans, L. E. Bedell, J. J. Brewer, John McKay, R. C. Brabb.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$276,829 78	\$300,693 12	\$270,893 06	\$286,948 26	\$274,541 15
Bonds, mortgages and securities...	246,350 39	248,644 24	255,540 31	275,634 92	276,882 27
Premiums paid on bonds.....					
Overdrafts.....	2,338 27	929 32	1,325 85	1,311 09	1,152 08
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	4,805 36	693 06	4,808 38	2,855 67	3,213 77
United States bonds.....					
Due from banks in reserve cities...	72,915 51	75,566 06	82,415 41	100,838 80	94,156 65
Exchanges for clearing house.....					
U. S. and National bank currency...	20,343 00	15,137 00	22,476 00	24,557 00	28,638 00
Gold coin.....	3,655 00	5,830 00	8,825 00	4,050 00	5,430 00
Silver coin.....	2,331 05	2,185 25	4,195 35	2,221 75	3,383 35
Nickels and cents.....	180 84	158 46	61 70	129 28	166 54
Checks and cash items.....	1,545 88	412 54	15 00	86 61	903 90
Totals.....	\$636,295 08	\$655,249 05	\$655,556 06	\$703,633 38	\$693,467 71
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,030 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid...	16,289 47	11,830 49	15,036 50	17,316 38	12,082 22
Dividends unpaid.....					
Commercial deposits subject to check.....	68,486 71	89,232 36	88,987 50	100,821 36	83,915 67
Commercial certificates of deposit...	1,563 73	2,051 16	4,514 40	4,559 15	3,801 35
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	459,734 79	468,611 13	459,435 49	491,268 44	500,183 03
Savings certificates of deposit.....	30,220 38	23,523 91	22,582 17	27,168 05	30,985 44
State monies on deposit.....			5,000 00	2,500 00	2,500 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$636,295 08	\$655,249 05	\$655,556 06	\$703,633 38	\$693,467 71

No. 371.

THE ROSCOMMON STATE BANK, ROSCOMMON.

Organized May 2, 1907.

WM. B. ORCUTT, *President*; HUGH L. COX, *Vice President*; ARTHUR W. LADD, *Cashier*.

DIRECTORS.—W. B. Orcutt, J. Burt Klely, Wm. F. Johnson, A. J. Price, E. A. Gaffney, H. L. Cox, Geo. G. Brown.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$32,191 94	\$35,831 76	\$41,256 44	\$41,331 03	\$39,312 70
Bonds, mortgages and securities...	8,312 50	8,122 50	10,875 00	9,678 00	11,519 77
Premiums paid on bonds.....					
Overdrafts.....	944 28	2,262 63	1,167 00	997 20	2,397 95
Expenses, interest and taxes paid.		26 49			
Banking house.....	927 91	950 99	950 99	950 99	953 99
Furniture and fixtures.....	1,677 31	1,977 31	1,974 97	1,974 97	1,969 28
Other real estate.					
Due from other banks and bankers (not reserve cities).....		868 92	7,599 98	3,642 31	1,578 85
Items in transit.....		282 40			
United States bonds.....					
Due from banks in reserve cities..	1,634 46	5,915 77	2,015 63	5,975 82	3,927 68
Exchanges for clearing house.....	280 00			2,012 87	270 55
U. S. and National bank currency..	1,341 00	858 00	2,325 00	986 00	1,703 00
Gold coin.....	800 00	300 00	420 00	320 00	260 00
Silver coin.....	824 50	776 50	1,087 15	681 75	554 25
Nickels and cents.....	73 88	132 25	112 92	92 72	37 61
Checks and cash items.....	119 71	684 71	355 08	7 94	1 30
Totals.....	\$49,127 49	\$58,990 23	\$70,140 16	\$68,651 60	\$64,506 93
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	300 00	300 00	400 00	400 00	460 00
Undivided profits, less current ex- penses, interest and taxes paid..	229 87		165 41	698 30	377 34
Dividends unpaid.....	12 00	6 00			8 00
Commercial deposits subject to check.....	12,129 79	14,654 62	30,744 38	29,889 24	24,135 51
Commercial certificates of deposit.					
Due to banks and bankers.....	1,583 29		638 37		
Certified checks.....			100 00		
Cashier's checks outstanding.....					
Savings deposits.....	3,712 90	4,346 62	5,779 89	5,669 51	5,542 56
Savings certificates of deposit.....	9,159 64	18,682 99	12,301 11	11,994 55	13,983 52
Items in transit.....			11 00		
Notes and bills rediscounted.....	2,000 00	1,000 00			
Bills payable.....					
Totals.....	\$49,127 49	\$58,990 23	\$70,140 16	\$68,651 60	\$64,506 93

No. 374.

THE ROYAL OAK SAVINGS BANK, ROYAL OAK.

Organized July 29, 1907.

M. I. BRABB, *President*; JACOB ERB, *Vice President*; GEO. J. BAKER, *Cashier*.

DIRECTORS.—M. I. Brabb, Elbert L. Buell, Louis Storz, Chas. Merrill, Jacob Erb, Wm. Lucking, J. M. Beddow, Geo. J. Baker, J. M. Lawson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$80,558 33	\$56,715 88	\$62,162 29	\$60,148 08	\$65,877 65
Bonds, mortgages and securities...	64,999 00	73,899 50	77,580 50	82,585 50	88,765 50
Premiums paid on bonds.....					
Overdrafts.....	31 99	186 91		26 95	25 67
Banking house.....					
Furniture and fixtures.....	700 00	500 00	500 00	500 00	
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		3,105 00	2,085 78	2,575 00	
United States bonds.....					
Due from banks in reserve cities..	13,294 97	15,881 24	10,707 04	14,172 32	22,093 10
Exchanges for clearing house.....					
U. S. and National bank currency..	5,005 00	3,019 00	7,004 00	3,792 00	3,540 00
Gold coin.....	1,665 00	2,807 50	4,097 50	3,877 50	3,902 50
Silver coin.....	1,162 05	920 25	771 50	1,052 40	1,205 40
Nickels and cents.....	172 67	215 06	124 06	148 18	126 41
Checks and cash items.....	693 43	48 19	195 67	505 11	1 75
Totals.....	\$148,282 44	\$157,298 53	\$165,208 34	\$169,383 04	\$185,537 98
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,541 86	1,254 08	2,470 86	1,517 72	1,676 17
Dividends unpaid.....					
Commercial deposits subject to check.....	14,106 89	16,397 31	23,247 65	18,293 84	22,406 58
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	90,949 47	92,020 04	96,688 12	103,285 62	116,599 97
Savings certificates of deposit.....	17,684 22	23,627 10	18,801 71	22,285 66	20,855 26
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$148,282 44	\$157,298 53	\$165,208 34	\$169,383 04	\$185,537 98

STATE BANKING DEPARTMENT.

No. 25.

BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

BENTON HANCHETT, *President*; D. W. BRIGGS, *Vice President*; OTTO SCHUPP, *Cashier*;
THOS. W. STALKER, S. S. ROBY, CHAS. M. COPLIN, *Assistant Cashiers*.

DIRECTORS.—Benton Hanchett, D. W. Briggs, G. M. Stark, A. W. Wright, Wm. Schuette, A. P. Bliss,
F. G. Palmerton, Thomas Jackson, Arthur Hill, W. J. Wickes, E. P. Stone, Wm. Barie, Theodore
Huss, Otto Schupp.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$3,058,023 08	\$3,036,694 54	\$3,078,670 71	\$2,878,079 85	\$2,908,472 70
Bonds, mortgages and securities..	2,428,387 48	2,472,805 43	2,520,012 16	2,673,845 03	2,712,015 70
Premiums paid on bonds.....					
Overdrafts.....	2,556 92	3,031 18	907 13	4,178 53	2,078 39
Banking house.....	56,500 00	56,500 00	56,600 00	56,000 00	56,500 00
Furniture and fixtures.....	13,200 00	13,200 00	13,200 00	13,200 00	13,200 00
Other real estate.....	760 62	20,641 52	20,549 86	20,456 27	23,779 19
Due from other banks and bankers (not reserve cities).....	18 69			17,192 76	
Items in transit.....	5,073 19	2,222 65	1,571 78	2,894 45	4,851 63
United States bonds.....					
Due from banks in reserve cities..	790,600 76	860,377 33	671,514 80	715,711 59	782,978 19
Exchanges for clearing house.....	5,781 99	9,691 75	8,749 05	8,997 53	12,095 08
U. S. and National bank currency..	184,887 00	206,938 00	215,352 03	199,569 00	194,541 00
Gold coin.....	121,355 00	122,810 00	123,722 50	121,785 00	124,097 50
Silver coin.....	20,978 15	31,732 10	22,246 70	19,885 70	20,101 75
Nickels and cents.....	3,782 44	1,698 18	2,199 48	2,195 48	2,146 07
Checks and cash items.....	5,674 42	2,736 72	1,889 43	2,210 14	1,179 36
Totals.....	\$6,697,579 74	\$6,841,079 40	\$6,737,085 60	\$6,736,701 33	\$6,858,036 56
Liabilities.					
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	400,000 00	400,000 00	400,000 00	400,000 00	400,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	70,034 53	64,310 33	55,858 11	74,943 29	73,980 74
Dividends unpaid.....	240 00	380 00	600 00	40 00	200 00
Commercial deposits subject to check.....	1,401,380 56	1,433,962 11	1,206,769 99	1,226,345 60	1,385,263 37
Commercial certificates of deposit..	621,538 01	593,484 06	616,216 74	630,924 07	580,872 41
Due to banks and bankers.....	293,104 33	287,021 07	302,185 46	254,503 49	216,555 01
Certified checks.....	1,259 95	355 00	1,824 45	6,161 65	402 15
Cashier's checks outstanding.....	3,399 00	2,277 70	1,910 58	3,916 50	334 50
Savings deposits.....	3,506,623 36	3,659,289 13	3,711,660 27	3,719,866 73	3,780,428 38
Savings certificates of deposit.....					
State monies on deposit.....			40,000 00	20,000 00	20,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$6,697,579 74	\$6,841,079 40	\$6,737,085 60	\$6,736,701 33	\$6,858,036 56

No. 38.

THE PEOPLE'S SAVINGS BANK OF SAGINAW, SAGINAW.

Organized November 27, 1886.

JOHN J. RUPP, *President*; JACOB SCHWARTZ, *Vice President*; J. F. BOYNTON, *Treasurer*.

DIRECTORS.—John J. Rupp, Jacob Schwartz, W. B. Baum, J. F. Boynton, L. P. Mason, Harry T. Wickes, R. H. Roys, Fred P. Brewer.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$409,531 86	\$493,779 02	\$482,655 00	\$457,694 64	\$454,388 20
Bonds, mortgages and securities...	301,202 09	300,812 09	311,988 40	317,651 90	337,817 90
Premiums paid on bonds.....	529 39	512 89	559 28	613 30	903 39
Overdrafts.....	2,278 86	2,636 70	1,133 74	539 54	549 74
Banking house.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate.....	2,827 11	880 31	880 31	880 31	880 31
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	46,733 71	34,901 05	35,684 42	24,335 91	24,029 18
United States bonds.....					
Due from banks in reserve cities..	147,602 99	158,639 92	161,265 06	194,945 70	153,232 41
Exchanges for clearing house.....	3,195 57	3,150 63	964 53	1,977 59	1,436 73
U. S. and National bank currency..	31 946 00	27,238 00	34,186 00	33,260 00	33,381 00
Gold coin.....	18,422 65	17,841 40	17,896 15	17,416 50	17,636 25
Silver coin.....	1,771 80	1,357 35	1,769 00	4,188 95	2,673 95
Nickels and cents.....	209 41	334 93	250 25	361 56	187 27
Checks and cash items.....	608 74	711 08	500 60	444 88	515 00
Totals.....	\$990,860 18	\$1,066,795 37	\$1,073,753 34	\$1,078,310 78	\$1,051,631 33
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	70,000 00	70,000 00	75,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	33,362 38	27,705 26	8,941 91	15,667 23	9,964 57
Dividends unpaid.....					
Commercial deposits subject to check.....	154,164 48	206,663 42	186,451 15	182,402 82	175,019 46
Commercial certificates of deposit..	97,741 49	87,646 83	99,113 23	92,894 95	77,996 42
Due to banks and bankers.....		2,528 66		4,735 34	4,822 20
Certified checks.....		50 00			
Treasurer's checks outstanding...	103 19	8,156 19	608 19	110 59	443 06
Savings deposits.....	605,488 64	634,045 01	658,638 86	662,490 85	658,385 62
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$990,860 18	\$1,066,795 37	\$1,073,753 34	\$1,078,310 78	\$1,051,631 33

No. 84.

SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

AARON P. BLISS, *President*; LORENZO T. DURAND, *Vice President*;
CHARLES A. KHUEN, *Secretary and Treasurer*.DIRECTORS.—L. T. Durand, C. E. Brenner, A. P. Bliss, C. A. Khuen, J. L. Jackson, H. B. Allen,
E. G. Rust.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$395,413 72	\$387,805 41	\$390,574 35	\$416,181 77	\$502,063 68
Bonds, mortgages and securities..	538,925 79	544,259 10	546,346 75	549,431 75	462,671 75
Premiums paid on bonds.....					795 30
Overdrafts.....	240 66	765 93	1,857 79	1,034 44	638 36
Banking house.....		12,000 00	12,000 00	12,400 00	13,765 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....				738 90	350 00
United States bonds.....					
Due from banks in reserve cities..	108,509 47	112,030 47	135,651 91	109,023 73	96,564 66
Exchanges for clearing house.....	147 61	2,736 66	210 60	1,255 42	1,294 31
U. S. and National bank currency..	19,869 00	21,243 00	19,872 00	10,840 00	13,471 00
Gold coin.....	26,255 00	27,715 00	30,930 00	31,375 00	31,410 00
Silver coin.....	6,774 80	5,634 10	3,516 31	2,220 30	4,142 00
Nickels and cents.....	235 96	220 76	293 89	404 12	308 13
Checks and cash items.....	245 28	40 81	202 94	364 96	57 54
Totals.....	\$1,099,117 27	\$1,116,951 24	\$1,143,956 54	\$1,137,770 39	\$1,130,051 73
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	17,718 77	12,589 50	14,034 45	19,334 35	10,156 36
Dividends unpaid.....		80 00			120 00
Commercial deposits subject to check.....	53,159 79	48,921 18	57,886 10	61,751 08	55,887 88
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					165 00
Cashier's checks outstanding.....					550 00
Savings deposits.....	803,769 72	823,687 47	840,853 09	838,880 95	844,710 98
Savings certificates of deposit.....	74,468 99	81,673 09	81,182 90	67,804 01	68,461 51
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,099,117 27	\$1,116,951 24	\$1,143,956 54	\$1,137,770 39	\$1,130,051 73

No. 390.

THE ST. CHARLES STATE BANK, ST. CHARLES.

Organized March 24, 1908.

E. V. PARSONS, *President*; A. T. SANDERSON, *Vice President*; F. D. VEDDER, *Cashier*.

DIRECTORS.—A. T. Sanderson, F. Sanderson, John Mertz, W. C. Mertz, F. A. Bement, E. V. Parsons, A. C. Love.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$54,757 56	\$69,736 09	\$64,157 04	\$54,852 95	\$42,599 72
Bonds, mortgages and securities...	42,049 00	42,953 53	49,143 23	55,108 92	73,387 64
Premiums paid on bonds.....	50 95	50 95	50 95	50 95	.....
Overdrafts.....	271 78	8 22	48	18 56	.....
Banking house.....	3,674 00	3,696 53	4,629 23	4,629 23	4,636 48
Furniture and fixtures.....	1,227 48	1,227 48	1,731 63	1,731 63	1,731 63
Other real estate.....	.....	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities).....	.....	.....	.....	.....	.....
Items in transit.....	.....	.....	.....	.....	.....
United States bonds.....	.....	.....	.....	.....	.....
Due from banks in reserve cities..	13,290 33	8,455 51	12,961 66	8,706 73	12,025 43
Exchanges for clearing house.....	.....	.....	.....	.....	.....
U. S. and National bank currency..	5,104 00	6,016 00	6,880 00	7,241 00	5,868 00
Gold coin.....	1,025 00	810 00	1,225 00	1,730 00	1,625 00
Silver coin.....	813 70	880 75	574 35	531 10	801 55
Nickels and cents.....	56 75	77 25	28 74	77 31	118 12
Checks and cash items.....	124 37	183 48	64 07	224 82	296 32
Totals.....	\$122,444 92	\$134,095 79	\$141,446 38	\$134,903 20	\$143,089 89
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	800 00	1,000 00	1,000 00	1,000 00	1,400 00
Undivided profits, less current ex- penses, interest and taxes paid..	820 49	1,204 29	1,355 79	2,019 68	498 55
Dividends unpaid.....	.....	6 00	3 00	3 00	.....
Commercial deposits subject to check.....	20,345 40	29,417 33	29,685 81	27,502 22	32,100 76
Commercial certificates of deposit..	19,162 76	11,044 55	6,986 28	2,679 80	265 00
Due to banks and bankers.....	.....	.....	.....	.....	.....
Certified checks.....	.....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....	.....
Savings deposits.....	44,509 68	44,913 13	45,784 88	41,849 76	43,311 73
Savings certificates of deposit.....	11,806 59	21,510 49	29,130 62	34,848 74	40,513 85
Notes and bills rediscounted.....	.....	.....	2,500 00	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Totals.....	\$122,444 92	\$134,095 79	\$141,446 38	\$134,903 20	\$143,089 89

STATE BANKING DEPARTMENT.

No. 29.

THE COMMERCIAL AND SAVINGS BANK OF SAINT CLAIR.

Organized October 16, 1886.

C. C. JENKS, *President*; FRANKLIN MOORE, *Vice President*; RUSS S. JENKS, *Cashier*;
GEORGE E. WOLVIN, *Assistant Cashier*.

DIRECTORS.—C. C. Jenks, E. C. Recor, Franklin Moore, Charles Beyschlag, H. Whiting, Russ S. Jenks.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$232,018 17	\$214,794 50	\$208,463 22	\$209,240 49	\$210,855 71
Bonds, mortgages and securities..	146,185 36	146,197 18	151,730 52	157,301 35	171,285 46
Premiums paid on bonds.....					125 00
Overdrafts.....	43 26	46 98	221 45	219 85	223 71
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....					
Other real estate.....	3,625 00	3,625 00	3,600 00	3,600 00	3,600 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	31,910 32	55,415 13	53,332 09	46,707 22	49,752 61
Exchanges for clearing house.....					
U. S. and National bank currency..	8,740 00	11,283 00	6,178 00	10,428 00	8,939 00
Gold coin.....	10,873 50	9,773 35	11,013 50	10,831 00	10,611 00
Silver coin.....	940 00	1,490 00	1,081 00	804 00	1,255 70
Nickels and cents.....	78 42	148 85	163 55	76 39	104 77
Checks and cash items.....	497 15	286 88	189 74	330 06	247 82
Totals.....	\$438,411 18	\$446,549 87	\$439,473 07	\$443,038 36	\$460,500 78
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	16,080 39	11,352 29	13,866 32	12,451 66	12,036 13
Dividends unpaid.....	60 00	165 00			30 00
Commercial deposits subject to check.....	49,849 92	72,546 59	78,331 53	66,921 69	69,690 38
Commercial certificates of deposit..	961 81	1,090 22	633 47	1,483 55	2,891 53
Due to banks and bankers.....					
Certified checks.....	325 00		553 47		24 08
Cashier's checks outstanding.....					
Savings deposits.....	287,478 78	278,126 20	263,196 34	280,234 12	290,864 32
Savings certificates of deposit....	23,655 28	22,369 57	22,891 94	21,947 34	24,964 34
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$438,411 18	\$446,549 87	\$439,473 07	\$443,038 36	\$460,500 78

No. 39.

THE CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1889.

ALBERT J. BALDWIN, *President*; GALUSHA PENNELL, *Vice President*;
R. C. DEXTER, *Secretary and Treasurer*.

DIRECTORS.—Albert J. Baldwin, Cooley E. Ball, P. E. Walsworth, G. Pennell, C. C. Vaughan,
John C. Hicks, Olney P. DeWitt, F. A. Percey, Eliza A. Hicks.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$65,197 07	\$50,920 48	\$49,718 59	\$47,395 78	\$57,605 92
Bonds, mortgages and securities..	321,802 16	328,196 56	335,697 15	331,697 15	332,053 65
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	10,196 20	7,763 66	4,152 77	8,686 17	13,748 05
Items in transit.....		200 00	782 50		2,387 33
United States bonds.....					
Due from banks in reserve cities..	80,224 88	110,675 02	93,765 02	104,184 67	94,184 67
Exchanges for clearing house.....					
U. S. and National bank currency..	14,130 00	15,695 00	13,042 00	16,068 00	14,861 00
Gold coin.....	15,000 00	15,037 50	14,520 00	14,520 00	14,520 00
Silver coin.....	21 45	26 00	34 25	5 85	3 55
Nickels and cents.....	1 12	2 64	1 70	1 27	1 82
Checks and cash items.....					30 00
Totals.....	\$506,572 88	\$528,516 86	\$511,713 98	\$522,558 89	\$529,395 99
Liabilities.					
Capital stock paid in.....	\$28,000 00	\$28,000 00	\$28,000 00	\$28,000 00	\$28,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,859 79	6,782 19	7,238 86	9,745 38	8,714 60
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	439,496 74	447,131 69	438,767 98	448,651 33	459,885 71
Savings certificates of deposit.....	28,214 35	30,602 96	30,687 14	29,162 18	25,795 68
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$506,572 88	\$528,516 86	\$511,713 98	\$522,558 89	\$529,395 99

STATE BANKING DEPARTMENT.

No. 45.

THE STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

F. A. TRAVIS, *President*; MARTIN WELLER, *Vice President*; J. W. FITZGERALD, *Cashier*;
A. J. S. JURY, *Assistant Cashier*.

DIRECTORS.—F. A. Travis, O. W. Munger, J. W. Fitzgerald, Otis Fuller, Martin Weller, F. L. Shiley,
H. B. Kneeland, C. B. Griffells, C. T. Babcock.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$174,274 98	\$170,435 03	\$188,405 77	\$183,059 14	\$180,192 46
Bonds, mortgages and securities..	205,842 10	210,189 22	197,666 94	191,459 04	188,535 41
Premiums paid on bonds.....					
Overdrafts.....	3,004 82	845 55	1,128 71	3,488 06	1,755 12
Banking house.....	8,500 00	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures.....	5,500 00	5,500 00	5,500 00	5,500 00	2,500 00
Other real estate.....	1,881 00	1,831 00	18,145 36	18,145 36	18,145 36
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	625 00			1,363 88	1,500 00
United States bonds.....					
Due from banks in reserve cities..	68,220 02	100,145 21	62,704 06	46,162 74	46,564 47
Exchanges for clearing house.....					
U. S. and National bank currency..	17,596 00	14,669 00	15,669 00	15,432 00	14,397 00
Gold coin.....	6,575 00	6,670 00	6,337 50	6,597 50	6,290 00
Silver coin.....	1,950 00	1,687 00	1,881 00	2,270 00	1,369 00
Nickels and cents.....	262 69	175 12	238 01	257 32	277 27
Checks and cash items.....	195 08	290 61	205 44	430 46	306 76
Totals.....	\$494,426 69	\$520,937 74	\$506,381 79	\$482,665 50	\$470,332 85
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	11,000 00	11,500 00	11,500 00	11,500 00	11,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	10,478 70	7,152 94	11,647 01	13,669 70	7,077 59
Dividends unpaid.....					
Commercial deposits subject to check.....	88,383 68	113,209 56	88,616 72	70,022 00	63,094 55
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	209,978 01	208,374 99	220,644 42	219,142 60	220,708 73
Savings certificates of deposit.....	124,586 30	130,700 25	123,973 64	118,331 20	117,951 98
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$494,426 69	\$520,937 74	\$506,381 79	\$482,665 50	\$470,332 85

STATE BANKS OF MICHIGAN.

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No. 31.

UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

A. W. WELLS, *President*; JAMES FORBES, *Vice President*; O. O. JORDAN, *Cashier*;
WM. L. MORRISON, *Assistant Cashier*.DIRECTORS.—A. W. Wells, James Forbes, O. O. Jordan, Wm. Frick, J. O. Wells, A. J. Wallace,
L. C. Fyfe, A. D. Kent, W. H. Hull.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$217,853 69	\$197,055 04	\$252,016 00	\$232,848 62	\$236,412 53
Bonds, mortgages and securities..	93,967 50	99,522 50	83,369 17	81,306 67	107,806 67
Premiums paid on bonds.....					168 75
Overdrafts.....	745 27	160 86	587 09	788 35	254 23
Banking house.....	4,900 00	4,900 00	4,900 00	4,900 00	4,900 00
Furniture and fixtures.....	1,186 38	1,263 24	1,289 84	1,301 91	1,230 87
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....			1,812 09	2,517 50	3,666 70
United States bonds.....					
Due from banks in reserve cities..	175,171 26	129,736 30	64,855 07	93,158 94	155,979 68
Exchanges for clearing house.....	769 53	1,010 00	2,451 40	3,030 40	2,943 23
U. S. and National bank currency..	33,493 00	28,418 00	24,472 00	27,585 00	42,611 00
Gold coin.....	5,130 00	6,820 00	2,630 00	3,070 00	5,415 00
Silver coin.....	2,249 50	1,332 70	472 90	957 40	5,530 95
Nickels and cents.....	227 47	363 63	182 06	230 97	633 31
Checks and cash items.....	175 65		224 63	114 19	258 09
Totals.....	\$535,869 25	\$470,582 27	\$439,262 25	\$451,809 95	\$567,811 01
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	22,000 00	22,000 00	22,000 00	23,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,081 56	1,198 31	3,173 10	5,800 91	1,325 87
Dividends unpaid.....		761 95			
Commercial deposits subject to check.....	324,237 92	265,194 03	225,735 65	244,704 62	339,687 80
Commercial certificates of deposit..	2,184 37	1,693 37	1,665 11	1,190 11	1,190 11
Due to banks and bankers.....					
Certified checks.....	488 13	10 35	10 35	90 35	40 35
Cashier's checks outstanding.....	50 00	50 00			
Savings deposits.....					
Savings certificates of deposit.....	134,827 27	129,674 26	126,678 04	128,023 96	152,566 88
State monies on deposit.....			10,000 00		
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$535,869 25	\$470,582 27	\$439,262 25	\$451,809 95	\$567,811 01

STATE BANKING DEPARTMENT.

No. 42.

THE COMMERCIAL SAVINGS BANK OF SAINT LOUIS, SAINT LOUIS.

Organized December 2, 1889.

L. SAVIERS, *President*; J. O. HILTON, *Vice President*; F. H. BERNARD, *Cashier*;
W. G. WEST, *Assistant Cashier*.

DIRECTORS.—L. Saviers, J. O. Hilton, A. S. McIntyre, J. W. Bernard, C. C. Barton, N. White,
Carl S. Harrington, F. C. Henry.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$160,602 66	\$162,800 61	\$154,243 21	\$174,764 95	\$164,859 00
Bonds, mortgages and securities..	91,059 85	94,467 85	102,894 60	105,342 47	110,997 47
Premiums paid on bonds.....	175 00	175 00	175 00	175 00	175 00
Overdrafts.....	862 56	484 72	1,424 46	455 82	785 76
Banking house.....	11,386 54	11,386 54	11,386 54	11,386 54	11,386 54
Furniture and fixtures.....	1,877 12	1,877 12	1,877 12	1,877 12	1,877 12
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	44 28	40 30		5 50	
United States bonds.....					
Due from banks in reserve cities..	65,117 40	65,804 73	91,759 37	55,451 69	42,941 61
Exchanges for clearing house.....					
U. S. and National bank currency..	17,833 00	15,110 00	17,447 00	12,248 00	9,269 00
Gold coin.....	2,530 00	2,830 00	2,900 00	2,980 00	5,002 50
Silver coin.....	1,001 00	1,558 00	1,731 00	1,496 50	1,780 00
Nickels and cents.....	648 56	605 33	692 11	622 14	533 96
Checks and cash items.....	361 89	1,232 75	431 20	1,198 31	32 71
Totals.....	\$353,499 86	\$358,402 95	\$386,961 61	\$368,004 04	\$349,640 67
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,841 13	241 32	2,470 14	3,260 95	4,268 72
Dividends unpaid.....					
Commercial deposits subject to check.....	51,593 49	63,614 80	82,918 71	63,045 58	46,626 07
Commercial certificates of deposit..	5 00	17,290 17	63,697 26	88,863 03	85,276 43
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	90,325 65	97,630 69	104,061 13	109,917 73	118,685 22
Savings certificates of deposit.....	175,734 59	148,625 97	102,814 37	71,916 75	63,784 23
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$353,499 86	\$358,402 95	\$386,961 61	\$368,004 04	\$349,640 67

STATE BANKS OF MICHIGAN.

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No. 197.

GRATIOT COUNTY STATE BANK OF SAINT LOUIS.

Organized July 1, 1897.

A. B. DARRAGH, *President*; H. J. TUGER, *Vice President*; B. A. CHURCH, *Cashier*;
F. M. THEDGAR, *Assistant Cashier*.

DIRECTORS.—A. B. Darragh, W. O. Watson, H. J. Tuger, D. E. Harrison, B. A. Church.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$107,464 63	\$103,376 94	\$111,667 72	\$102,125 36	\$99,091 97
Bonds, mortgages and securities..	54,179 00	61,259 00	72,544 00	72,302 90	72,432 90
Premiums paid on bonds.....	96 00	96 00	96 00	96 00	96 00
Overdrafts.....	56 27	136 19	143 50	311 95	285 01
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	180 65	180 65	180 65	80 65	35 65
Due from other banks and bankers (not reserve cities).....		3,904 13			
Items in transit.....			85 81		
United States bonds.....					
Due from banks in reserve cities..	35,772 23	42,265 86	30,586 97	18,348 15	11,832 88
Exchanges for clearing house.....	100 94	197 73	2,334 80	84 51	230 11
U. S. and National bank currency..	15,504 00	9,202 00	7,335 00	8,167 00	7,174 00
Gold coin.....	6,407 25	7,302 25	7,577 25	6,939 75	4,929 75
Silver coin.....	2,675 00	1,447 00	1,413 00	1,246 00	1,295 00
Nickels and cents.....	112 69	203 19	160 42	175 05	154 17
Checks and cash items.....					
Totals.....	\$223,548 66	\$230,570 94	\$235,125 12	\$210,877 32	\$198,557 44
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,698 70	968 86	3,299 84	2,715 91	2,974 47
Dividends unpaid.....					
Commercial deposits subject to check.....	66,101 03	37,792 13	50,317 20	37,798 11	32,185 42
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....				521 50	
Cashier's checks outstanding.....			10,000 00		
Savings deposits.....	71,657 66	103,137 74	81,345 85	83,289 06	77,040 97
Savings certificates of deposit.....	52,091 27	53,672 21	55,162 23	51,552 74	51,356 58
State monies on deposit.....		5,000 00	5,000 00	5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$223,548 66	\$230,570 94	\$235,125 12	\$210,877 32	\$198,557 44

STATE BANKING DEPARTMENT.

No. 265.

THE CITIZENS' BANK OF SALINE, SALINE.

Organized October 27, 1902.

W. H. DAVENPORT, *President*; G. L. HOYT, G. C. TOWNSEND, *Vice Presidents*;
B. P. DAVENPORT, *Cashier*.

DIRECTORS.—W. H. Davenport, B. P. Davenport, E. A. Hauser, G. L. Hoyt, J. W. Hull,
G. C. Townsend, John Gordon.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$161,657 11	\$156,953 03	\$175,594 68	\$168,905 99	\$166,328 84
Bonds, mortgages and securities..	102,863 40	99,763 40	112,523 40	119,823 40	123,223 40
Premiums paid on bonds.....					
Overdrafts.....	13	1 78	4 15	87 79	4 38
Banking house.....					
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00	1,697 00
Other real estate.....	1,007 40	1,013 56	1,328 56	2,359 06	2,344 66
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	902 25				600 00
United States bonds.....					
Due from banks in reserve cities..	91,366 76	107,324 46	102,774 91	123,317 86	111,090 11
Exchanges for clearing house.....					
U. S. and National bank currency..	7,136 00	9,489 00	7,095 00	8,609 00	10,395 00
Gold coin.....	10,000 00	10,055 00	10,045 00	10,040 00	9,940 00
Silver coin.....	1,107 30	988 25	989 30	1,156 10	1,353 40
Nickels and cents.....	69 91	63 54	54 60	58 64	73 09
Checks and cash items.....					
Totals.....	\$377,910 26	\$387,452 02	\$412,209 60	\$436,157 84	\$427,049 88
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	7,500 00	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	12,672 11	11,684 27	12,446 40	12,997 90	12,687 68
Dividends unpaid.....		10 00			5 00
Commercial deposits subject to check.....	87,561 80	91,978 57	101,340 22	111,936 10	112,607 12
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	48,743 88	53,118 28	75,371 68	80,820 66	82,415 89
Savings certificates of deposit.....	196,432 47	197,660 90	190,051 30	197,403 18	186,334 19
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$377,910 26	\$387,452 02	\$412,209 60	\$436,157 84	\$427,049 88

No. 395.

THE SALINE SAVINGS BANK, SALINE.

Organized February 29, 1908.

CHAS. BURKHART, *President*; ARTHUR A. WOOD, *Vice President*; G. A. LEHMAN, *Cashier*;
W. T. BRADFORD, *Auditor*.

DIRECTORS.—Chas. Burkhardt, Arthur A. Wood, Geo. J. Feldkamp, Webb E. DePuy, Gottlob Hertler,
Frank Rose, Gottlieb C. Mann, Julius H. Feldkamp.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$29,956 30	\$34,592 56	\$47,834 31	\$46,100 05	\$41,750 01
Bonds, mortgages and securities..	16,000 00	19,300 00	30,200 00	43,950 00	52,450 00
Premiums paid on bonds.....					
Overdrafts.....	1 07	1,207 87	3 70	262 13	492 91
Banking house.....	4,794 48	4,794 48	4,794 48	4,794 48	4,819 29
Furniture and fixtures.....	1,291 74	1,367 24	1,417 24	1,417 24	1,417 24
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,677 20	3,755 92	7,272 05	19,397 63	3,663 59
United States bonds.....					
Due from banks in reserve cities..	13,831 18	10,500 36	18,995 61	13,325 93	11,255 55
Exchanges for clearing house.....		6 00	265 25		201 91
U. S. and National bank currency..	2,618 00	2,401 00	4,320 00	5,314 00	4,435 00
Gold coin.....	787 50	920 00	1,012 50	1,137 50	1,265 00
Silver coin.....	569 05	566 30	616 95	523 35	601 00
Nickels and cents.....	112 15	156 88	106 88	64 17	36 08
Checks and cash items.....		14 78	42	20 75	75
Current expenses, net.....	389 94				
Totals.....	\$73,028 61	\$79,603 39	\$116,839 39	\$136,307 23	\$122,388 33
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..		62 57	125 35	535 03	855 37
Dividends unpaid.....					
Commercial deposits subject to check.....	24,275 07	22,239 89	34,643 64	40,359 30	31,616 75
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	11,229 26	15,077 28	25,572 79	32,013 52	30,572 83
Savings certificates of deposit.....	12,524 28	17,223 65	31,497 61	33,419 38	29,343 38
State monies on deposit.....				5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$73,028 61	\$79,603 39	\$116,839 39	\$136,307 23	\$122,388 33

STATE BANKING DEPARTMENT.

No. 231.

STATE BANK OF SANDUSKY, SANDUSKY.

Organized May 23, 1901.

C. J. OLESON, *President*; W. MAHON, *Vice President*; J. H. HANDS, *Cashier*.

DIRECTORS.—C. J. Oleson, W. Mahon, H. Woolman, Egerton Proctor, W. A. Williams, James McCaren, K. H. McKenzie, J. H. Hands.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$124,016 92	\$130,966 14	\$140,909 54	\$158,415 37	\$150,950 02
Bonds, mortgages and securities..	11,199 12	18,849 12	15,054 12	12,349 12	12,874 12
Premiums paid on bonds.....					
Overdrafts.....	630 67	2,084 46	1,279 77	1,152 44	1,058 98
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,615 50	1,665 50	1,665 50	1,665 50	1,665 50
Other real estate.....	3,449 06	3,449 06	3,449 06	3,449 06	3,449 06
Due from other banks and bankers (not reserve cities).....				824 91	50
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	48,797 39	45,928 09	36,603 91	22,318 55	18,742 73
Exchanges for clearing house.....					
U. S. and National bank currency..	7,330 00	5,231 00	7,091 00	6,456 00	5,952 00
Gold coin.....	7,825 00	5,435 00	6,085 00	6,400 00	7,210 00
Silver coin.....	1,220 55	1,426 60	1,298 95	1,042 55	899 25
Nickels and cents.....	28 96	59 78	21 24	25 77	27 23
Checks and cash items.....	392 65	1,457 95	296 97	538 90	692 32
Totals.....	\$209,505 82	\$219,572 70	\$216,755 06	\$217,638 17	\$215,521 71
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,565 62	2,149 21	4,351 53	4,603 39	4,858 37
Dividends unpaid.....					
Commercial deposits subject to check.....	51,778 07	44,346 41	41,129 39	41,946 05	60,337 51
Commercial certificates of deposit..	42,429 92	77,643 19	96,312 20	103,173 97	113,515 43
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	16,253 21	20,809 03	20,691 73	19,447 91	
Savings certificates of deposit.....	69,479 00	50,624 86	30,270 21	19,466 85	7,810 40
State monies on deposit.....				5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$209,505 82	\$219,572 70	\$216,755 06	\$217,638 17	\$215,521 71

No. 200.

TRUMAN MOSS STATE BANK, SANDUSKY.

Organized October 21, 1897.

E. M. M. ANKETELL, *President*; THOMAS J. ANKETELL, *Vice President*; C. W. SNOWDEN, *Manager*;
C. H. GATES, *Assistant Manager*.

DIRECTORS.—Julia H. Mills, E. M. M. Anketell, Thomas J. Anketell, John O'Connor, Jeremiah O'Connor.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$84,156 59	\$91,303 78	\$79,863 98	\$82,721 92	\$89,330 54
Bonds, mortgages and securities..	10,214 35	9,404 90	14,306 73	17,103 76	16,050 76
Premiums paid on bonds.....					
Overdrafts.....	1,965 96	601 06	1,348 13	925 80	524 92
Banking house.....	1,575 00	1,575 00	1,575 00	1,575 00	1,575 00
Furniture and fixtures.....	700 00	700 00	700 00	700 00	700 00
Other real estate.....			936 09	936 09	936 09
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,280 65	718 53	3,777 11	4,450 00	2,549 21
United States bonds.....					
Due from banks in reserve cities..	25,184 53	14,766 77	11,935 77	14,813 81	20,251 27
Exchanges for clearing house.....					
U. S. and National bank currency..	2,302 00	2,467 00	4,429 00	4,535 00	5,475 00
Gld coin.....	2,645 00	2,160 00	2,180 00	2,045 00	1,780 00
Silver coin.....	2,313 50	1,941 40	1,268 90	1,363 00	773 35
Nickels and cents.....	117 95	116 70	142 50	111 78	84 03
Checks and cash items.....	552 65	84 50	18 00	425 00	12 65
Totals.....	\$133,098 18	\$125,839 64	\$122,481 21	\$131,706 16	\$140,042 82
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,826 27	596 32	868 94	839 43	710 76
Dividends unpaid.....					
Commercial deposits subject to check.....	30,185 70	27,173 37	21,832 06	28,548 56	33,178 70
Commercial certificates of deposit..	48,961 65	50,185 34	59,195 07	50,913 84	58,630 66
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	21,124 56	17,884 01	10,885 14	15,404 33	17,522 70
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$133,098 18	\$125,839 64	\$122,481 21	\$131,706 16	\$140,042 82

STATE BANKING DEPARTMENT.

No. 225.

SARANAC STATE BANK, SARANAC.

Organized October 16, 1900.

STEPHEN M. CRAWFORD, *President*; LEWIS C. DAVID, *Vice President*; WM. H. HUNT, *Cashier*.

DIRECTORS.—S. M. Crawford, J. J. Granger, Geo. Liverton, L. C. David, A. L. Fleming, Chas. E. Huhn, S. E. Tucker.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$98,218 81	\$110,842 35	\$116,185 17	\$105,684 92	\$104,663 78
Bonds, mortgages and securities...	96,792 83	103,715 18	109,665 18	112,215 18	112,290 18
Premiums paid on bonds.....					
Overdrafts.....	24 21	32 07	703 44	22 71	610 42
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures.....	1,000 00	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	34,776 55	20,057 28	26,253 39	35,705 03	23,152 14
Exchanges for clearing house.....					
U. S. and National bank currency.	8,446 00	10,430 00	2,576 00	3,727 00	9,637 00
Gold coin.....	5,000 00	5,000 00	5,010 00	5,000 00	5,000 00
Silver coin.....	1,157 00	1,594 55	1,196 70	1,252 70	1,515 95
Nickels and cents.....	100 29	103 12	112 99	112 56	112 63
Checks and cash items.....	187 54	1,672 39	433 71	2,130 61	68 68
Totals.....	\$247,203 23	\$256,746 94	\$265,436 58	\$269,150 71	\$260,380 78
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,270 98	4,540 87	5,864 24	6,583 85	5,796 35
Dividends unpaid.....		50 00			
Commercial deposits subject to check.....	31,332 25	40,645 17	33,904 19	33,303 42	31,312 97
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	182,600 00	181,510 90	195,668 15	199,263 44	193,271 46
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$247,203 23	\$256,746 94	\$265,436 58	\$269,150 71	\$260,380 78

No. 350.

THE FRUIT GROWERS' STATE BANK OF SAUGATUCK, MICH.

Organized September 3, 1906.

A. B. TAYLOR, *President*; D. M. GERBER, *Vice President*; W. R. TAKKEN, *Cashier*;
A. B. TAYLOR, JR., *Assistant Cashier*.

DIRECTORS.—A. B. Taylor, W. R. Takken, Fred Wade, D. M. Gerber, E. E. Weed.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$127,734 71	\$95,415 15	\$90,855 10	\$100,001 29	\$108,250 57
Bonds, mortgages and securities..	97,625 00	103,000 00	98,595 00	99,995 00	99,685 00
Premiums paid on bonds.....					
Overdrafts.....	114 30	50 52	28 64	10 33	04
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	2,823 00	2,800 00	2,800 00	2,800 00	2,800 00
Other real estate. Due from other banks and bankers (not reserve cities).....					104 03
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	24,487 19	26,614 70	20,778 59	15,044 13	37,646 48
Exchanges for clearing house.....	5 00	74 37	7 51	12 75	541 12
U. S. and National bank currency..	3,511 00	4,869 00	4,940 00	4,510 00	9,162 00
Gold coin.....	5,147 50	5,072 50	5,050 00	4,235 00	4,955 00
Silver coin.....	2,641 85	1,571 60	907 60	3,194 35	1,675 80
Nickels and cents.....	168 46	197 22	196 64	327 37	175 99
Checks and cash items.....	3 53	330 67	85 00	20 10	
Totals.....	\$267,261 54	\$243,055 73	\$227,244 08	\$233,150 32	\$267,996 00
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	2,000 00	2,000 00	2,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,899 78	1,508 85	1,725 03	2,535 91	2,497 93
Dividends unpaid.....					
Commercial deposits subject to check.....	49,594 20	34,667 30	30,164 48	34,631 85	60,490 50
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	93,475 59	96,913 43	90,866 09	85,689 56	97,653 01
Savings certificates of deposit.....	85,791 97	82,966 15	72,488 48	73,293 00	79,359 56
Notes and bills rediscounted.....	7,500 00				
Bills payable.....			5,000 00	10,000 00	
Totals.....	\$267,261 54	\$243,055 73	\$227,244 08	\$233,150 32	\$267,996 00

STATE BANKING DEPARTMENT.

No. 269.

CENTRAL SAVINGS BANK, SAULT STE. MARIE.

Organized November 25, 1902.

JAS. L. LIPSETT, *President*; C. E. AINSWORTH, *Vice President*; A. WESLEY CLARKE, *Cashier*;
HARRY W. EVERETT, *Assistant Cashier*.

DIRECTORS.—Jas. L. Lipsett, C. E. Ainsworth, M. N. Hunt, John V. Moran, Jay W. Sutton, Wm. M. Everett, R. G. Ferguson, E. W. Dingman, Thos. H. Mackee, Frank Shafer, R. N. Adams.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$214,579 86	\$205,498 57	\$226,940 92	\$230,423 34	\$227,280 29
Bonds, mortgages and securities...	54,130 45	54,135 21	50,877 65	45,052 76	53,090 93
Premiums paid on bonds.....					
Overdrafts.....	154 03	196 86	334 18	86 76	626 92
Banking house.....					
Furniture and fixtures.....	8,170 07	7,670 07	7,670 07	7,670 07	7,670 07
Other real estate.....	631 38	5,570 10	3,570 10	3,570 10	3,766 48
Due from other banks and bankers (not reserve cities).....	749 34	1,801 54	1,355 38	7,979 86	7,156 80
Items in transit.....	2,008 54	1,521 33	1,916 46	826 32	7,484 96
United States bonds.....					
Due from banks in reserve cities..	44,676 26	62,434 48	46,661 19	68,758 15	71,061 06
Exchanges for clearing house.....	2,319 20	6,376 17	955 84	635 29	2,011 80
U. S. and National bank currency..	15,500 75	18,918 25	18,072 25	12,063 25	20,403 25
Gold coin.....	557 50	655 00	731 00	703 50	925 00
Silver coin.....	1,377 00	1,225 35	792 45	1,037 25	2,737 00
Nickels and cents.....	282 92	103 98	261 32	249 91	257 57
Checks and cash items.....	80 95				
Totals.....	\$345,198 25	\$366,106 91	\$360,138 81	\$379,056 56	\$404,472 13
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	8,281 02	3,635 71	6,288 69	6,760 38	5,921 67
Dividends unpaid.....					
Commercial deposits subject to check.....	140,804 26	153,914 86	138,295 35	163,992 23	179,486 46
Commercial certificates of deposit..					10,521 03
Due to banks and bankers.....	118 44	543 70			
Certified checks.....		138 67	736 04	264 64	131 15
Cashier's checks outstanding.....			785 00		
Savings deposits.....	71,316 81	83,830 90	89,553 31	87,031 16	
Savings certificates of deposit.....	19,677 72	19,043 07	19,480 42	16,008 15	103,411 82
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$345,198 25	\$366,106 91	\$360,138 81	\$379,056 56	\$404,472 13

No. 54.

SAULT SAVINGS BANK, SAULT STE. MARIE.

Organized November 20, 1886.

GEORGE KEMP, *President*; M. J. MAGEE, *Vice President*; E. L. STANLEY, *Cashier*;
D. E. VAN DUSEN, *Assistant Cashier*.

DIRECTORS.—George Kemp, C. E. Alnsworth, W. L. Murdock, Joseph H. Steere, Wm. Chandler,
M. J. Weaver, M. J. Magee, Henry Hickler, N. L. Field, Chase S. Osborn, D. K. Moses.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$340,383 18	\$335,014 13	\$332,063 95	\$359,636 79	\$328,189 24
Bonds, mortgages and securities..	214,295 97	194,638 97	190,598 97	190,816 20	199,547 20
Premiums paid on bonds.....					
Overdrafts.....	1,796 48	184 28	337 15	785 97	1,077 67
Banking house.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Furniture and fixtures.....	2,341 00	2,341 00	2,341 00	2,341 00	2,341 00
Other real estate.....	20,775 71	31,839 05	31,839 05	25,339 05	24,839 05
Due from other banks and bankers (not reserve cities).....	20,945 76	7,484 00	25,755 85	21,266 86	12,289 03
Items in transit.....	5,081 46	5,750 00	6,542 82	7,804 13	
United States bonds.....					
Due from banks in reserve cities..	55,250 83	76,421 25	82,004 77	48,951 73	70,963 13
Exchanges for clearing house.....	5,863 48	2,611 70	2,920 08	3,596 20	1,900 08
U. S. and National bank currency..	21,840 50	36,953 00	35,278 00	33,589 00	31,157 00
Gold coin.....	4,050 00	4,300 00	5,900 00	7,912 50	10,107 50
Silver coin.....	2,782 00	1,820 00	2,264 20	3,842 80	2,800 65
Nickels and cents.....	181 89	323 34	228 56	268 14	312 68
Checks and cash items.....	60 00	96 71		443 65	17 00
Totals.....	\$730,648 26	\$734,778 93	\$753,093 35	\$741,593 12	\$720,541 23
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	7,897 92	5,003 74	10,877 09	12,556 83	7,924 94
Dividends unpaid.....					
Commercial deposits subject to check.....	233,497 64	274,445 00	290,334 37	282,061 85	237,453 93
Commercial certificates of deposit..					
Due to banks and bankers.....	44 81	444 15			
Certified checks.....	886 93	2 00	40 00	75 00	400 00
Cashier's checks outstanding.....	7 91			35 00	305 00
Savings deposits.....	299,044 22	284,165 19	277,799 73	277,918 41	281,508 86
Savings certificates of deposit.....	29,268 82	35,718 85	29,072 16	28,946 03	52,948 50
State monies on deposit.....			10,000 00	5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....	25,000 00				
Totals.....	\$730,648 26	\$734,778 93	\$753,093 35	\$741,593 12	\$720,541 23

No. 407.

THE KALAMAZOO COUNTY STATE BANK, SCHOOLCRAFT.

Organized August 17, 1908.

C. C. DUNCAN, *President*; GEO. D. COBB, *Vice President*; C. E. STUART, *Cashier*;
M. H. STUART, *Assistant Cashier*.DIRECTORS.—C. C. Duncan, C. E. Stuart, James McVean, L. L. Fellows, M. H. Stuart, Jos. W. Briggs,
Geo. D. Cobb.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$102,434 83	\$108,084 67	\$115,267 87	\$118,785 61	\$96,048 28
Bonds, mortgages and securities..	35,050 00	48,086 90	60,100 00	74,581 41	68,931 41
Premiums paid on bonds.....					
Overdrafts.....			6 03	31 11	
Banking house.....					
Furniture and fixtures.....	2,420 00	2,420 00	2,420 00	2,420 00	2,420 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	19,076 32		103 57	796 25	14,750 18
United States bonds.....					
Due from banks in reserve cities..	29,440 88	28,223 95	21,063 43	13,881 35	35,962 79
Exchanges for clearing house.....					
U. S. and National bank currency..	5,970 00	8,601 00	7,414 00	7,409 00	5,045 00
Gold coin.....	825 00	1,295 00	1,780 00	2,012 50	2,150 00
Silver coin.....	801 90	907 55	876 80	582 00	663 35
Nickels and cents.....	43 11	36 72	48 93	62 91	39 42
Checks and cash items.....	133 19	18 80	125 30	59 00	96 52
Totals.....	\$196,195 23	\$197,674 59	\$209,205 93	\$220,621 14	\$226,106 95
Liabilities.					
Capital stock paid in.....	\$16,850 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..	217 03	765 93	2,457 18	2,731 89	3,695 32
Dividends unpaid.....					
Commercial deposits subject to check.....	75,254 77	73,922 87	69,841 86	77,239 92	79,276 80
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	103,873 43	102,985 79	116,906 89	120,649 33	123,134 83
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$196,195 23	\$197,674 59	\$209,205 93	\$220,621 14	\$226,106 95

No. 204.

STATE SAVINGS BANK OF SCOTTVILLE, SCOTTVILLE.

Organized July 29, 1898.

C. W. McPHAIL, *President*; F. J. READER, *Vice President*; E. L. COLE, *Cashier*;
A. R. SIEGEL, *Assistant Cashier*.

DIRECTORS.—C. W. McPhail, F. J. Reader, E. L. Cole, Newbury Gordon, J. N. Mack.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$64,811 82	\$71,555 42	\$87,866 63	\$97,926 57	\$96,307 26
Bonds, mortgages and securities..	87,190 99	83,146 96	87,871 10	63,358 86	68,410 76
Premiums paid on bonds.....					
Overdrafts.....	204 58	56 91	27 98		95 03
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....	45 00				
Due from other banks and bankers (not reserve cities).....	2,413 39	3,663 77	2,312 71	1,782 05	4,402 46
Items in transit.....	31 60	347 27			5 00
United States bonds.....					
Due from banks in reserve cities..	3,177 75	10,493 93	19,642 06	12,044 50	9,982 37
Exchanges for clearing house.....					
U. S. and National bank currency..	10,406 00	10,033 00	8,183 00	8,009 00	6,042 00
Gold coin.....	1,645 00	1,345 00	357 50	180 00	480 00
Silver coin.....	1,134 50	1,690 50	1,913 50	513 90	701 15
Nickels and cents.....	191 58	36 68	118 77	127 61	303 12
Checks and cash items.....	325 15	678 80	225 75	616 62	354 69
Totals.....	\$178,377 36	\$189,848 24	\$215,319 00	\$191,359 11	\$193,883 84
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	7,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,787 83	653 80	3,441 81	4,987 76	616 33
Dividends unpaid.....					
Commercial deposits subject to check.....	48,981 78	60,121 36	64,534 23	56,863 10	48,291 43
Commercial certificates of deposit..					
Due to banks and bankers.....	68 87	47 49	39 52	594 16	356 96
Certified checks.....					
Cashier's checks outstanding.....	3 50			10 00	
Savings deposits.....	62,596 05	74,230 76	68,828 44	67,032 81	67,721 99
Savings certificates of deposit.....	27,939 36	24,794 83	28,475 00	29,371 28	30,897 13
State monies on deposit.....			5,000 00	2,500 00	2,500 00
Notes and bills rediscounted.....					
Bills payable.....	6,000 00		15,000 00		11,000 00
Totals.....	\$178,377 36	\$189,848 24	\$215,319 00	\$191,359 11	\$193,883 84

No. 251.

THE SEBEWAING STATE BANK, SEBEWAING.

Organized January 9, 1902.

FRANK W. HUBBARD, *President*; WM. T. BOPE, *Vice President*; J. T. HADWIN, *Cashier*.

DIRECTORS.—Frank W. Hubbard, Wm. T. Bope, John Ryan, Margaret M. Hadwin, J. T. Hadwin.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$32,570 65	\$47,553 73	\$36,600 69	\$34,825 04	\$34,941 63
Bonds, mortgages and securities..	92,579 89	87,782 39	108,665 56	109,535 96	112,408 00
Premiums paid on bonds.....					
Overdrafts.....	886 14	636 84	191 40	658 19	1,506 27
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,375 00	1,375 00	1,375 00	1,375 00	1,375 00
Other real estate.....	388 55				479 76
Due from other banks and bankers (not reserve cities).....	1,013 10	40 25	4,145 28	431 04	467 43
Items in transit.....				500 00	
United States bonds.....					
Due from banks in reserve cities..	23,425 06	35,571 02	12,918 30	11,860 73	4,568 85
Exchanges for clearing house.....	843 48				
U. S. and National bank currency..	7,060 00	7,068 00	5,536 00	3,743 00	8,376 00
Gold coin.....	430 00	1,460 00	1,825 00	2,280 00	2,825 00
Silver coin.....	291 10	449 25	589 00	538 50	249 80
Nickels and cents.....	28 16	20 62	43 09	18 30	36 06
Checks and cash items.....	238 26	2,633 89	492 13	343 10	102 74
Totals.....	\$165,129 39	\$188,610 99	\$176,411 45	\$170,108 86	\$171,336 11
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,000 00	3,500 00	3,500 00	3,500 00	3,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,581 39	485 52	1,218 15	1,668 00	1,024 73
Dividends unpaid.....					
Commercial deposits subject to check.....	26,528 83	37,067 23	30,809 57	27,769 11	27,770 37
Commercial certificates of deposit..					
Due to banks and bankers.....	103 46	621 44			25 04
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	5,594 00	6,558 85	6,931 28	5,550 50	4,840 98
Savings certificates of deposit.....	107,321 71	120,377 95	114,152 45	111,621 25	109,175 00
Notes and bills rediscounted.....					
Bills payable.....					5,000 00
Totals.....	\$165,129 39	\$188,610 99	\$176,411 45	\$170,108 86	\$171,336 11

No. 398.

CENTRAL STATE SAVINGS BANK, SHEPHERD.

Organized May 2, 1908.

J. L. UPTON, *President*; J. H. STRUBLE, *Vice President*; WM. ANDERSON, *Cashier*;
A. J. FAUNCE, *Assistant Cashier*.

DIRECTORS.—J. L. Upton, J. H. Struble, A. G. Struble, M. B. Axtell, L. E. Wenzel, Jacob Kratz,
A. R. Cole, K. E. Struble, J. Allen.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$31,221 94	\$34,715 32	\$37,015 12	\$41,992 34	\$48,728 06
Bonds, mortgages and securities..	7,922 00	10,597 00	21,127 00	22,927 00	22,552 00
Premiums paid on bonds.....					
Overdrafts.....	334 59	90 40	78 88	387 39	255 40
Banking house.....	2,949 06	3,181 17	3,139 65	3,141 22	3,143 72
Furniture and fixtures.....	2,306 24	2,306 24	2,306 24	2,306 24	2,306 24
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	6,711 77	5,975 66	9,132 07	11,118 77	1,008 68
Items in transit.....	500 00				
United States bonds.....					
Due from banks in reserve cities..	5,448 77	17,104 10	22,369 46	4,755 62	4,577 60
Exchanges for clearing house.....	525 15		421 75	56 69	280 16
U. S. and National bank currency..	3,132 00	1,873 00	3,921 00	2,439 00	2,996 00
Gold coin.....	670 00	1,080 00	1,005 00	1,005 00	1,190 00
Silver coin.....	842 45	2,030 60	1,151 20	281 00	862 50
Nickels and cents.....	78 93	101 99	101 59	81 69	91 11
Checks and cash items.....		1,090 95	92 09	456 20	19 25
Totals.....	\$62,642 90	\$80,146 43	\$101,861 03	\$90,948 16	\$88,010 72
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....		250 00	250 00	250 00	750 00
Undivided profits, less current ex- penses, interest and taxes paid..	365 85	90 62	654 42	571 30	164 88
Dividends unpaid.....					
Commercial deposits subject to check.....	17,311 08	35,485 15	33,896 22	23,512 43	19,797 63
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	1,166 38	1,376 16	3,007 01	2,703 76	4,448 69
Savings certificates of deposit.....	23,799 59	22,944 50	44,063 38	43,910 67	42,849 52
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$62,642 90	\$80,146 43	\$101,861 03	\$90,948 16	\$88,010 72

STATE BANKING DEPARTMENT.

No. 175.

COMMERCIAL STATE BANK OF SHEPHERD, SHEPHERD.

Organized December 27, 1894.

I. N. SHEPHERD, *President*; O. H. ADAMS, *Vice President*; W. E. ADAMS, *Cashier*;
W. I. N. SHEPHERD, *Assistant Cashier*.

DIRECTORS.—I. N. Shepherd, C. H. Estee, H. D. Bent, Maggie H. White, O. H. Adams, N. W. Struble,
W. E. Adams, W. L. Dibble, W. I. N. Shepherd.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$72,549 89	\$75,191 95	\$74,963 59	\$74,754 48	\$60,318 33
Bonds, mortgages and securities...	45,885 00	46,735 00	43,835 00	46,885 00	47,525 00
Premiums paid on bonds.....					
Overdrafts.....	355 62	427 90	53 14	105 79	42 43
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,852 68	1,787 71	1,557 13	47 98	1,289 72
United States bonds.....					
Due from banks in reserve cities..	36,892 71	13,917 01	17,256 87	16,705 61	27,461 07
Exchanges for clearing house.....		728 65	520 78	684 28	150 37
U. S. and National bank currency..	8,325 00	6,225 00	7,205 00	8,794 00	3,605 00
Gold coin.....	7,175 00	7,135 00	7,110 00	7,165 00	7,080 00
Silver coin.....	1,785 40	2,315 65	1,470 00	1,406 55	963 10
Nickels and cents.....	226 22	209 77	168 20	167 33	172 01
Checks and cash items.....	92 91	10 66			
Totals.....	\$177,140 43	\$155,684 30	\$155,159 71	\$157,716 02	\$149,607 03
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	7,500 00	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,115 60	624 66	1,735 20	1,503 99	317 35
Dividends unpaid.....		40 00			100 00
Commercial deposits subject to check.....	43,662 61	28,532 24	26,201 79	26,402 60	24,371 32
Commercial certificates of deposit..	104,862 22	98,487 40	99,222 72	101,809 43	274,30
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					96,544 06
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$177,140 43	\$155,684 30	\$155,159 71	\$157,716 02	\$149,607 03

No. 430.

THE STATE SAVINGS BANK OF SHERWOOD, MICHIGAN.

Organized April 28, 1909.

GEORGE B. HASS, *President*; JOHN A. STANTON, WARREN HENRY, *Vice Presidents*;
RALPH A. WEED, *Cashier*.

DIRECTORS.—William M. Selby, Harry Klose, A. R. Klose, George B. Hass, John A. Stanton, Chas. Hall, Henry Runyan, C. D. Mosher, H. P. Stewart, Frank Wolf, Warren Henry, Chas. S. Robinson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....				\$14,573 10	\$21,980 95
Bonds, mortgages and securities..				1,125 00	2,350 00
Premiums paid on bonds.....					
Overdrafts.....					513 37
Expenses, interest and taxes paid..					288 59
Banking house.....				800 00	800 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..				5,370 93	5,771 32
Exchanges for clearing house.....					
U. S. and National bank currency..				2,269 00	2,607 00
Gold coin.....				410 00	425 00
Silver coin.....				302 10	187 65
Nickels and cents.....				62 69	100 10
Checks and cash items.....				89 10	16 45
Totals.....				\$25,001 92	\$35,040 43
Liabilities.					
Capital stock paid in.....				\$14,750 00	\$17,550 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..				37 54	
Dividends unpaid.....					
Commercial deposits subject to check.....				6,124 21	6,389 35
Commercial certificates of deposit..					10,838 34
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....				263 49	263 74
Savings certificates of deposit.....				3,806 66	
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....				\$25,001 92	\$35,040 43

No. 327.

SOUTH GRAND RAPIDS STATE BANK, SOUTH GRAND RAPIDS.

Organized November 20, 1905.

WILMARTH T. SHAFER, *President*; WILLIAM H. RICHARDSON, *Vice President*; BENJ. C. PORTER, *Cashier*.

DIRECTORS.—Wilmarth T. Shafer, George Wykes, Roger I. Wykes, Benj. C. Porter, George H. Kirtland, William H. Anderson, William H. Richardson, James S. Toland, Isaac J. Bear.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$36,500 33	\$31,399 70	\$43,811 21	\$42,533 22	\$36,775 59
Bonds, mortgages and securities...	133,465 27	140,345 14	153,927 99	165,388 63	175,149 04
Premiums paid on bonds.....					
Overdrafts.....	455 11	745 13	475 47	308 40	461 76
Banking house.....					
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	2,400 12	2,981 12	3,823 12	6,082 00	8,553 80
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	16,740 30	15,554 99	29,178 43	16,974 99	20,534 77
Exchanges for clearing house.....					
U. S. and National bank currency..	3,929 00	7,097 00	6,943 00	7,286 00	8,258 00
Gold coin.....	11,995 00	10,672 50	11,120 00	13,750 00	11,655 00
Silver coin.....	493 75	964 20	1,316 85	1,176 30	1,796 05
Nickels and cents.....	223 73	215 67	239 32	205 09	235 58
Checks and cash items.....	3,279 69	422 04	557 55	2,746 94	283 00
Totals.....	\$212,482 30	\$213,417 49	\$254,292 94	\$259,451 54	\$266,704 39
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....		1,000 00	1,000 00	1,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,403 60	781 33	2,133 02	2,437 06	866 71
Dividends unpaid.....		15 00			
Commercial deposits subject to check.....	32,060 71	30,547 38	42,565 50	36,798 32	37,736 52
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	57,990 19	56,141 92	62,126 08	64,924 68	76,600 14
Savings certificates of deposit.....	95,027 80	99,931 86	121,468 34	129,291 48	124,501 02
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$212,482 30	\$213,417 49	\$254,292 94	\$259,451 54	\$266,704 39

STATE BANKS OF MICHIGAN.

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No. 148.

THE CITIZENS' STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1892.

W. S. BRADLEY, *President*; R. T. PIERCE, *Vice President*; L. E. PARSONS, *Cashier*;
R. J. MADILL, *Assistant Cashier*.

DIRECTORS.—W. S. Bradley, J. C. Merson, R. T. Pierce, O. M. Vaughan, S. M. Trowbridge, L. F. Otis,
J. K. Barden, C. W. Williams, L. A. Spencer, T. A. Bixby, L. E. Parsons.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$250,433 05	\$222,946 52	\$229,324 36	\$238,507 33	\$224,759 72
Bonds, mortgages and securities...	97,831 51	98,460 19	101,229 55	105,578 05	111,793 05
Premiums paid on bonds.....	470 59	470 59	470 59	470 59	370 59
Overdrafts.....	1,232 90	517 84	705 50	2,301 90	634 08
Banking house.....					
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	4,559 61	4,508 75	4,533 75	4,533 75	6,719 70
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	35 00	2,315 42	3,694 37	4,558 81	3,430 65
United States bonds.....					
Due from banks in reserve cities..	38,365 05	62,196 12	45,484 31	46,195 63	114,296 26
Exchanges for clearing house.....					
U. S. and National bank currency..	12,288 00	20,573 00	10,420 00	14,959 00	22,710 00
Gold coin.....	7,320 00	6,817 50	6,395 00	7,715 00	7,887 50
Silver coin.....	4,287 65	4,728 25	3,522 60	2,187 05	5,899 80
Nickels and cents.....	83 20	58 21	167 76	96 22	123 95
Checks and cash items.....	786 41	4,314 43	3,401 58	8,355 95	1,727 22
Totals.....	\$419,692 97	\$429,906 82	\$411,349 37	\$437,449 28	\$502,342 52
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	31,214 73	27,297 03	27,657 24	27,658 87	23,999 41
Dividends unpaid.....					
Commercial deposits subject to check.....	104,176 61	111,025 61	92,126 58	103,582 34	151,867 64
Commercial certificates of deposit..	7,340 49	7,850 43	7,282 66	4,446 52	9,717 37
Due to banks and bankers.....					
Certified checks.....					1,000 00
Cashier's checks outstanding.....					
Savings deposits.....	105,582 02	98,912 21	97,874 11	100,521 31	104,970 86
Savings certificates of deposit.....	111,369 12	124,821 54	126,408 78	141,240 24	150,787 24
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$419,692 97	\$429,906 82	\$411,349 37	\$437,449 28	\$502,342 52

STATE BANKING DEPARTMENT.

No. 71.

THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

L. S. MONROE, *President*; VOLNEY ROSS, GEO. C. MONROE, *Vice Presidents*; C. F. HUNT, *Cashier*;
R. S. MCCRIMMON, *Assistant Cashier*.

DIRECTORS.—C. J. Monroe, Volney Ross, M. H. Bixby, John Mackay, S. P. Wilson, Eunice E. Moore,
L. S. Monroe, Frank E. Rood, Geo. C. Monroe, Lora A. Wiley, G. M. Wirick.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$191,740 88	\$186,376 59	\$206,038 01	\$221,482 34	\$217,341 39
Bonds, mortgages and securities...	130,422 91	140,552 91	160,705 06	160,435 97	160,008 78
Premiums paid on bonds.....					
Overdrafts.....	125 53	184 70	192 66	369 30	208 46
Banking house.....					
Furniture and fixtures.....					
Other real estate.....	10,922 23	10,627 03	10,627 03	13,960 03	14,110 03
Due from other banks and bankers (not reserve cities).....	470 87	1,777 27	312 62	339 57	880 65
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	136,825 81	126,861 04	78,088 96	66,784 36	114,569 84
Exchanges for clearing house.....					
U. S. and National bank currency..	12,748 00	7,752 00	9,010 00	8,999 00	19,949 00
Gold coin.....	11,680 00	10,465 00	9,825 00	6,540 00	9,837 50
Silver coin.....	6,300 00	7,000 00	4,800 00	3,300 00	4,400 00
Nickels and cents.....	645 18	478 32	545 51	419 46	490 65
Checks and cash items.....		3,571 84	653 58	4,064 27	1,944 18
Totals.....	\$501,881 41	\$495,646 70	\$480,798 43	\$486,694 30	\$543,730 48
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	41,901 00	34,548 16	36,594 66	35,236 39	34,162 30
Dividends unpaid.....					
Commercial deposits subject to check.....	122,050 54	113,750 61	97,651 77	96,328 52	143,406 10
Commercial certificates of deposit..	1,173 08	3,608 00	1,982 39	926 00	2,210 89
Due to banks and bankers.....	372 61		266 49	444 40	16 44
Certified checks.....				50 00	83 75
Cashier's checks outstanding.....					
Savings deposits.....	158,764 93	150,533 32	147,907 51	141,752 40	146,375 45
Savings certificates of deposit.....	92,619 25	108,206 61	111,395 61	126,956 59	132,475 55
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$501,881 41	\$495,646 70	\$480,798 43	\$486,694 30	\$543,730 48

STATE BANKS OF MICHIGAN.

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No. 306.

THE STATE SAVINGS BANK OF SOUTH LYON.

Organized March 23, 1905.

H. LETCHFIELD, *President*; J. B. BRADLEY, J. H. SAYRE, *Vice Presidents*; D. B. LYONS, *Cashier*;
L. W. STANBRO, *Assistant Cashier*.

DIRECTORS.—H. Letchfield, G. T. Gready, D. D. Waters, L. W. Stanbro, D. B. Lyons, J. H. Sayre,
J. B. Bradley.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$54,841 27	\$53,202 72	\$60,706 71	\$60,939 83	\$42,096 93
Bonds, mortgages and securities...	57,491 13	62,591 13	58,242 17	57,242 17	66,242 17
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	762 48	182 72	240 00	150 00	832 08
United States bonds.....					
Due from banks in reserve cities..	19,182 16	18,169 98	17,096 44	28,561 98	38,563 00
Exchanges for clearing house.....					
U. S. and National bank currency..	5,220 00	4,999 00	7,139 00	6,568 00	6,686 00
Gold coin.....	1,000 00	930 00	950 00	1,100 00	1,005 00
Silver coin.....	441 80	306 20	313 45	305 75	711 80
Nickels and cents.....	39 34	26 59	70 34	100 03	123 25
Checks and cash items.....		17 59	128 10	30 00	10 00
Totals.....	\$143,778 18	\$145,225 93	\$149,686 21	\$159,797 76	\$161,070 18
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,500 00	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,233 74	2,786 23	1,118 36	1,519 99	1,749 93
Dividends unpaid.....		4 00			
Commercial deposits subject to check.....	25,053 42	26,337 70	22,604 08	26,464 55	25,416 71
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	15,839 48	16,040 84	19,348 53	20,360 02	20,924 70
Savings certificates of deposit.....	78,151 54	78,057 16	84,615 24	89,453 20	90,978 84
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$143,778 18	\$145,225 93	\$149,686 21	\$159,797 76	\$161,070 18

STATE BANKING DEPARTMENT.

No. 278.

SOUTH RANGE BANK, SOUTH RANGE.

Organized July 8, 1903.

L. L. HUBBARD, *President*; A. D. EDWARDS, *Vice President*; G. C. EDWARDS, *Cashier*.DIRECTORS.—L. L. Hubbard, F. W. Denton, A. D. Edwards, R. C. Pryor, H. S. Goodell.
G. C. Edwards.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$179,290 48	\$184,414 16	\$181,904 75	\$156,650 63	\$178,904 98
Bonds, mortgages and securities..	91,649 41	125,986 54	123,960 25	141,073 89	150,468 64
Premiums paid on bonds.....		1,352 85	1,337 07	1,326 92	1,326 92
Overdrafts.....	5,332 16	510 20	655 36	494 84	823 00
Banking house.....	5,000 00	7,500 00	7,500 00	7,500 00	7,000 00
Furniture and fixtures.....	2,300 00	2,300 00	2,300 00	2,300 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	18,018 69				784 39
Items in transit.....	196 39	677 46	266 89	1,588 84	
United States bonds.....					
Due from banks in reserve cities..	117,136 13	122,272 33	125,272 96	129,390 46	101,818 03
Exchanges for clearing house.....					
U. S. and National bank currency..	25,120 00	32,799 00	33,992 00	38,454 00	41,820 00
Gold coin.....	12,097 50	10,707 50	11,375 00	9,420 00	10,585 00
Silver coin.....	1,477 90	2,860 90	2,401 40	2,376 80	2,150 20
Nickels and cents.....	225 51	219 58	251 50	273 24	230 77
Checks and cash items.....	4,426 94	4,127 40	170 49	3,151 97	777 24
Totals.....	\$462,271 11	\$465,727 92	\$491,387 67	\$494,001 39	\$498,598 12
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	10,000 00	12,500 00	12,500 00	12,500 00	13,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,305 83	2,136 12	4,431 05	5,564 49	2,051 65
Dividends unpaid.....		30 00	15 00		30 00
Commercial deposits subject to check.....	147,097 25	170,351 75	143,449 93	141,937 30	156,213 19
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	260,904 25	270,267 95	290,176 25	293,918 16	286,523 96
Savings certificates of deposit.....	8,963 78	10,442 10	10,815 44	10,081 44	10,279 32
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$462,271 11	\$495,727 92	\$491,387 67	\$494,001 39	\$498,598 12

No. 207.

SPARTA STATE BANK, SPARTA.

Organized September 6, 1898.

COLES A. BLOOMER, *President*; JASON S. BRADFORD, JNO. MANCHESTER, *Vice Presidents*;
B. N. KELSTER, *Cashier*; OHLIN E. WALCOTT, *Assistant Cashier*.

DIRECTORS.—C. A. Bloomer, J. S. Bradford, Jno. Manchester, Manly W. Burtch, Chas. A. Johnson,
August A. Johnson, B. N. Kelster, Frank D. Pease, D. J. Wallace, O. N. Bradford.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$54,221 79	\$42,824 15	\$40,577 07	\$44,652 26	\$42,198 27
Bonds, mortgages and securities..	146,514 15	156,625 71	163,885 04	168,722 89	167,332 89
Premiums paid on bonds.....					
Overdrafts.....	810 33	12 42	136 88	33 48	302 23
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	6,612 00	6,500 00	6,500 00	6,500 00	6,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	2,893 42	421 49	2,182 86		735 00
United States bonds.....					
Due from banks in reserve cities..	22,648 29	39,651 43	29,834 69	20,633 11	21,623 62
Exchanges for clearing house.....					
U. S. and National bank currency..	12,205 00	8,560 00	6,704 00	6,131 00	10,636 00
Gold coin.....	6,410 00	6,395 00	6,285 00	6,215 00	6,560 00
Silver coin.....	865 00	913 00	569 00	489 00	416 00
Nickels and cents.....	400 22	419 43	463 92	476 70	53 71
Checks and cash items.....	247 31	1,970 76	314 97	200 74	190 94
Totals.....	\$261,327 51	\$271,793 39	\$264,953 43	\$261,554 18	\$264,078 46
Liabilities.					
Capital stock paid in.....	\$18,000 00	\$18,000 00	\$18,000 00	\$18,000 00	\$18,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,008 39	2,179 94	3,827 01	4,243 31	2,015 46
Dividends unpaid.....					
Commercial deposits subject to check.....	39,656 20	57,939 56	41,801 04	43,834 82	47,510 53
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	51,245 76	48,180 09	47,043 03	45,550 57	44,140 43
Savings certificates of deposit.....	138,417 16	135,493 80	144,282 35	139,925 48	142,412 24
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$261,327 51	\$271,793 39	\$264,953 43	\$261,554 18	\$264,078 66

STATE BANKING DEPARTMENT.

No. 404.

*THE SPRINGPORT STATE SAVINGS BANK, SPRINGPORT.

Organized February 6, 1908.

R. B. HOAG, *President*; A. P. GLASCOFF, *Vice President*; M. P. STROUD, *Cashier*.

DIRECTORS.—R. B. Hoag, A. P. Glascoff, Geo. H. Glascoff, L. P. Hoag, Allen Crawford, Jr., Teena H. Roberts, M. P. Stroud, Fay B. Burgess.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$44,023 93			\$25,163 01	\$26,550 20
Bonds, mortgages and securities..	19,332 33			23,910 00	55,670 00
Premiums paid on bonds.....					
Overdrafts.....					1 42
Banking house.....	3,150 00			3,150 00	3,150 00
Furniture and fixtures.....	1,600 00			1,600 00	1,600 00
Other real estate.....					4,000 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	14,890 64				1,139 61
United States bonds.....					
Due from banks in reserve cities..	29,121 54			62,779 45	22,292 61
Exchanges for clearing house.....					
U. S. and National bank currency..	6,435 00			9,470 00	4,280 00
Gold coin.....	1,461 00			120 00	350 00
Silver coin.....	633 65			513 30	1,388 75
Nickels and cents.....	93 13			82 52	86 49
Checks and cash items.....	306 90				
Totals.....	\$121,048 12			\$126,788 28	\$120,509 08
Liabilities.					
Capital stock paid in.....	\$20,000 00			\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..	55 39			2,391 08	1,973 52
Dividends unpaid.....					
Commercial deposits subject to check.....	35,457 52			20,730 26	27,395 22
Commercial certificates of deposit..	65,535 21				
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....				77,576 94	71,140 34
Receivers claims.....				90 00	
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$121,048 12			\$126,788 28	\$120,509 08

*Department took possession December 11, 1908. Receiver appointed January 16, 1909. Turned back to stockholders June 7, 1909.

No. 279.

STATE BANK OF STANDISH, STANDISH.

Organized August 21, 1903.

H. A. CHAMBERLAIN, *President*; A. H. WELLES, *Vice President*; JOSEPH MARTIN, *Cashier*.

DIRECTORS.—H. A. Chamberlain, A. H. Welles, N. B. Weaver, John W. Dunn, A. E. Sleeper, Fred V. Keller.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09	Report of June 23, '09.	Report of Sept. 1, '09
Loans and discounts.....	\$105,031 92	\$111,422 09	\$125,890 59	\$122,844 71	\$118,530 29
Bonds, mortgages and securities...	72,175 30	71,670 88	70,069 41	58,785 18	64,265 18
Premiums paid on bonds.....					
Overdrafts.....	566 96	224 77	567 86	1,252 36	324 51
Banking house.....	7,880 00	7,880 00	7,880 00	7,880 00	7,880 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	248 50	40 05	32 33	14,609 03	
United States bonds.....					
Due from banks in reserve cities..	44,306 48	37,011 25	21,534 41	30,826 29	45,865 14
Exchanges for clearing house.....					
U. S. and National bank currency..	8,995 00	10,440 00	9,623 00	6,789 00	7,525 00
Gold coin.....	5,235 00	1,597 50	3,162 50	3,857 50	4,512 50
Silver coin.....	649 00	1,043 10	711 70	991 75	1,169 40
Nickels and cents.....	113 34	203 45	179 84	204 44	207 67
Checks and cash items.....	79 45	20 58	875 88	5,044 32	195 40
Totals.....	\$249,280 95	\$245,553 67	\$244,527 52	\$257,144 58	\$254,475 09
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,815 66	2,735 95	6,094 44	7,796 51	1,496 75
Dividends unpaid.....					
Commercial deposits subject to check.....	57,028 65	56,921 93	53,422 91	67,338 76	65,911 79
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	58,275 31	58,423 60	53,103 79	52,188 41	56,162 22
Savings certificates of deposit.....	100,161 33	97,472 19	98,827 55	99,820 90	100,902 33
Notes and bills rediscounted.....			3,078 83		
Bills payable.....					
Totals.....	\$249,280 95	\$245,553 67	\$244,527 52	\$257,144 58	\$254,475 09

No. 243.

STATE SAVINGS BANK, STANTON.

Organized July 12, 1901.

FRED R. MESSENGER, *President*; B. L. GAFFIELD, *Vice President*; C. W. FRENCH, *Cashier*.

DIRECTORS.—Fred R. Messenger, C. H. Laflamboy, C. W. French, Eugene Straight, B. L. Gaffield.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$69,379 11	\$63,874 12	\$60,296 72	\$73,371 19	\$67,034 87
Bonds, mortgages and securities...	58,838 00	63,385 00	64,693 00	64,757 00	63,724 00
Premiums paid on bonds.....					
Overdrafts.....	6 02		42 38	33 68	59 85
Banking house.....	3,250 00	3,250 00	3,250 00	3,250 00	3,250 00
Furniture and fixtures.....	2,900 00	2,900 00	2,900 00	2,900 00	2,775 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	651 49	141 47		916 75	
Items in transit.....	1,170 00	1,500 00		504 72	
United States bonds.....					
Due from banks in reserve cities..	37,060 10	28,761 88	12,857 87	14,419 38	9,353 04
Exchanges for clearing house.....					
U. S. and National bank currency..	6,778 00	8,628 00	8,072 00	6,642 00	5,918 00
Gold coin.....	1,280 00	1,045 00	1,202 50	1,705 00	2,185 00
Silver coin.....	664 65	1,092 95	331 00	688 30	540 30
Nickels and cents.....	195 63	209 30	208 22	223 26	93 74
Checks and cash items.....	9 74	145 94	95 74	84 65	173 06
Totals.....	\$182,182 74	\$174,933 66	\$162,949 43	\$169,495 93	\$155,106 88
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,379 32	89	1,529 97	2,262 42	188 85
Dividends unpaid.....					
Commercial deposits subject to check.....	58,731 09	50,850 28	42,421 98	44,124 16	33,726 94
Commercial certificates of deposit.					
Due to banks and bankers.....			16 09		16 46
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	10,323 98	9,871 47	10,196 74	10,306 70	9,711 90
Savings certificates of deposit.....	86,748 35	90,211 02	84,784 65	88,802 65	85,962 73
Notes and bills rediscounted.....					1,500 00
Bills payable.....					
Totals.....	\$182,182 74	\$174,933 66	\$162,949 43	\$169,495 93	\$155,106 88

STATE BANKS OF MICHIGAN.

353

No. 270.

BANK OF STEPHENSON, STEPHENSON.

Organized November 25, 1902.

EDWARD SAWBRIDGE, *President*; WM. B. WINTER, *Vice President*; R. A. PACKARD, *Cashier*;
GLEN E. SANFORD, *Assistant Cashier*.

DIRECTORS.—Edward Sawbridge, Wm. B. Winter, M. S. Harmon, G. T. Werline, Paul Perrizo, Jr.,
Ira Carley.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$107,138 77	\$108,264 51	\$92,501 24	\$97,046 68	\$101,548 13
Bonds, mortgages and securities..	18,913 40	18,977 40	19,057 40	22,203 40	21,805 80
Premiums paid on bonds.....					
Overdrafts.....	238 40	76 70	584 75	214 40	425 74
Banking house.....	1,347 75	1,347 75	1,347 75	1,347 75	1,347 75
Furniture and fixtures.....	1,185 00	1,185 00	1,185 00	1,185 00	1,185 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	803 10	1,037 40	1,128 19	995 99	3,130 00
Items in transit.....	129 17	81 12	45 31		59 00
United States bonds.....					
Due from banks in reserve cities..	8,643 47	17,046 64	17,144 39	23,993 05	12,974 38
Exchanges for clearing house.....					
U. S. and National bank currency..	5,995 00	6,698 00	6,689 00	5,044 00	4,306 00
Gold coin.....	10 00	1,170 00	1,020 00	1,805 00	2,139 03
Silver coin.....	529 70	681 20	1,308 75	472 40	656 75
Nickels and cents.....	36 50	108 01	95 82	134 11	187 08
Checks and cash items.....		615 00	90 79	20 25	4 80
Totals.....	\$144,970 26	\$157,288 73	\$142,198 39	\$154,462 12	\$149,769 46
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	8,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,414 38	2,178 85	3,056 41	4,067 98	4,663 29
Dividends unpaid.....					
Commercial deposits subject to check.....	38,988 73	47,363 65	39,526 85	50,147 62	48,316 78
Commercial certificates of deposit..	42,157 47	43,466 68	39,720 15	38,764 85	38,186 37
Due to banks and bankers.....					
Certified checks.....				1,000 00	
Cashier's checks outstanding.....					
Savings deposits.....	24,409 68	27,279 55	29,894 98	30,481 67	28,603 02
Savings certificates of deposit.....					
Notes and bills rediscounted.....	7,000 00	7,000 00			
Bills payable.....					
Totals.....	\$144,970 26	\$157,288 73	\$142,198 39	\$154,462 12	\$149,769 46

STATE BANKING DEPARTMENT.

No. 392.

THE STOCKBRIDGE STATE BANK, STOCKBRIDGE.

Organized January 11, 1908.

W. J. DANCER, *President*; O. GORTON, *Vice President*; J. B. HUBERT, *Cashier*.

DIRECTORS.—W. J. Dancer, O. Gorton, Edwin Farmer, C. Brogan, S. L. Cobb, A. A. Hall, C. E. Gaylord, E. Hawley, G. A. Rowe.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$27,165 08	\$27,023 52	\$28,534 41	\$27,611 05	\$30,974 55
Bonds, mortgages and securities..	48,362 66	56,284 66	61,904 80	71,648 68	80,634 68
Premiums paid on bonds.....					
Overdrafts.....	18 95			65 29	
Expenses, interest and taxes paid.	89 42				
Banking house.....		4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	14 40	1,214 40	1,214 40	1,214 40	1,264 40
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	25,282 70	12,135 64	10,677 26	25,173 51	14,218 33
Exchanges for clearing house....	65 92				
U. S. and National bank currency..	5,636 00	3,180 00	1,435 00	4,055 00	4,635 00
Gold coin.....	3,020 00	2,040 00	2,025 00	2,007 50	2,142 50
Silver coin.....	1,108 90	1,114 95	1,139 75	1,111 40	1,165 50
Nickels and cents.....	160 65	178 37	163 32	114 07	149 19
Checks and cash items.....		14 40	7 02	118 68	19 50
Totals.....	\$110,924 68	\$107,685 94	\$111,600 96	\$137,619 58	\$139,703 65
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					1,000 00
Undivided profits, less current ex- penses, interest and taxes paid..		71 26	1,473 43	1,528 09	1,293 28
Dividends unpaid.....					
Commercial deposits subject to check.....	48,811 54	41,190 23	38,234 44	53,765 94	50,498 92
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	13,518 43	21,008 47	22,514 17	26,027 79	26,683 19
Savings certificates of deposit.....	28,594 71	25,415 98	29,378 92	36,297 76	40,228 26
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$110,924 68	\$107,685 94	\$111,600 96	\$137,619 58	\$139,703 65

No. 134.

THE CITIZENS' STATE BANK, STURGIS.

Organized March 2, 1892.

M. E. AULSBROOK, *President*; E. S. AMIDON, *Vice President*; T. J. COLLINS, *Cashier*;
H. G. KRAFT, *Assistant Cashier*.

DIRECTORS.—M. E. Aulsbrook, E. S. Amidon, C. B. Buck, Frank Kenyon, T. J. Collins,
Charles A. Sturges, E. C. Wright.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$198,156 60	\$217,705 67	\$224,948 91	\$221,586 96	\$220,628 08
Bonds, mortgages and securities...	124,456 01	136,477 71	137,254 71	151,308 03	153,039 48
Premiums paid on bonds.....					
Overdrafts.....	757 81	2,044 29	1,989 05	1,143 62	1,664 30
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	105,292 49	76,799 61	74,061 43	78,628 41	70,113 84
Exchanges for clearing house.....					
U. S. and National bank currency..	10,967 00	11,976 00	9,424 00	9,613 00	7,821 00
Gold coin.....	14,255 00	14,800 00	15,830 00	17,100 00	18,450 00
Silver coin.....	2,008 75	1,949 60	1,225 25	1,340 40	1,923 50
Nickels and cents.....	352 54	302 86	272 85	199 60	201 60
Checks and cash items.....	183 41	1,516 18	758 18	201 86	378 34
Totals.....*	\$468,429 61	\$475,571 92	\$477,764 38	\$493,121 88	\$486,220 14
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	8,939 22	5,427 03	6,142 29	9,190 52	7,268 81
Dividends unpaid.....		75 00	50 00		
Commercial deposits subject to check.....	89,627 79	100,792 71	87,066 30	103,148 49	93,571 34
Commercial certificates of deposit..	167,847 66	166,713 18	181,181 76	178,383 83	176,272 42
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	142,014 94	142,564 00	143,324 03	142,399 04	149,107 57
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$468,429 61	\$475,571 92	\$477,764 38	\$493,121 88	\$486,220 14

No. 290.

THE LEELANAU COUNTY SAVINGS BANK, SUTTON'S BAY, MICHIGAN.

Organized January 21, 1904.

D. H. POWER, *President*; CHESTER ALLSHOUSE, *Vice President and Cashier*; S. A. KEYES, *Assistant Cashier*.

DIRECTORS.—D. H. Power, C. Allshouse, S. A. Keyes, B. R. Johnson, James L. Kehl.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$63,780 35	\$47,074 68	\$40,062 50	\$48,821 90	\$48,200 97
Bonds, mortgages and securities...	77,633 96	83,048 21	76,548 64	79,558 01	86,012 32
Premiums paid on bonds.....					
Overdrafts.....	289 18	2 27	79 19	1 01	48 23
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	2,633 55	2,633 55	2,633 55	2,633 55	2,633 55
Other real estate.....	2,092 97	2,122 70	2,122 70	2,122 70	2,122 70
Due from other banks and bankers (not reserve cities).....	1,346 13	2,277 91	4,016 17	1,218 86	3,148 25
Items in transit.....				19 50	
United States bonds.....					
Due from banks in reserve cities..	17,393 21	16,270 43	32,915 89	18,130 43	18,767 55
Exchanges for clearing house.....					
U. S. and National bank currency.	5,177 00	2,947 00	2,910 00	2,957 00	3,088 00
Gold coin.....	1,460 00	1,695 00	1,882 50	1,840 00	2,035 00
Silver coin.....	398 00	618 00	800 85	364 50	437 00
Nickels and cents.....	47 90	69 26	49 89	94 57	36 22
Checks and cash items.....	260 27	455 91	95 35	97 45	306 18
Totals.....	\$175,492 52	\$162,214 92	\$167,117 23	\$160,859 57	\$169,835 97
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,076 65	146 57	1,771 30	2,780 05	1,557 85
Dividends unpaid.....					
Commercial deposits subject to check.....	21,986 36	23,169 49	26,518 38	18,731 99	20,325 79
Commercial certificates of deposit.					
Due to banks and bankers.....	20,033 80	13,292 37	17,871 26	15,933 53	14,727 52
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	34,169 27	38,363 57	45,405 95	46,768 92	49,261 24
Savings certificates of deposit.....	50,226 44	48,242 92	46,550 34	42,645 08	44,963 57
State monies on deposit.....			5,000 00	5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....	15,000 00	15,000 00		5,000 00	10,000 00
Totals.....	\$175,492 52	\$162,214 92	\$167,117 23	\$160,859 57	\$169,835 97

No. 151.

THE LILLEY STATE BANK, TECUMSEH.

Organized January 26, 1893.

LUCIUS LILLEY, *President*; P. W. A. FITZSIMMONS, *Vice President*; F. J. TEMPLE, *Cashier*;
H. S. TEMPLE, *Assistant Cashier*.

DIRECTORS.—Lucius Lilley, L. I. Bidwell, P. W. A. Fitzsimmons, F. E. Bradley, R. A. Heesen,
F. J. Temple, W. D. Reed.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$99,552 18	\$87,988 41	\$95,300 03	\$88,367 05	\$106,955 39
Bonds, mortgages and securities...	72,058 20	72,058 20	73,743 44	69,443 30	71,399 70
Premiums paid on bonds.....					
Overdrafts.....	275 43	234 82	4 50	472 21	416 13
Banking house.....					
Furniture and fixtures.....	1,650 00	1,650 00	1,650 00	1,650 00	1,650 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	49,624 94	84,515 05	86,778 07	88,124 55	53,549 84
Exchanges for clearing house.....					
U. S. and National bank currency..	9,218 00	12,429 00	12,421 00	13,113 00	19,968 00
Gold coin.....	2,802 50	2,565 00	2,950 00	4,057 50	4,290 00
Silver coin.....	1,340 00	1,552 00	1,137 00	832 00	1,199 00
Nickels and cents.....	40 99	38 81	37 18	43 63	31 92
Checks and cash items.....	942 69	7 62	688 87	8 70	1,080 66
Totals.....	\$237,504 93	\$263,038 91	\$274,800 09	\$266,111 94	\$251,540 64
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	8,559 64	7,192 31	8,508 61	9,099 69	9,332 64
Dividends unpaid.....					
Commercial deposits subject to check.....	75,479 29	108,934 15	109,275 30	102,895 09	89,547 06
Commercial certificates of deposit..	2,171 09	2,393 25	1,550 00	1,521 91	1,389 46
Due to banks and bankers.....	3,591 46				
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	97,703 45	94,519 20	105,457 18	102,595 25	101,271 48
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$237,504 93	\$263,038 91	\$274,800 09	\$266,111 94	\$251,540 64

No. 156.

THE TECUMSEH STATE SAVINGS BANK, TECUMSEH.

Organized April 21, 1893.

JOHN Q. LOOK, *President*; LUCIAN G. NORTH, *Vice President*; J. H. SMITH, *Cashier*.
 GUY E. NEMIRE, *Assistant Cashier*.

DIRECTORS.—J. Q. Look, Joseph Russell, C. A. Slayton, L. G. North, A. C. Aylesworth, R. K. Anderson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$99,785 03	\$100,739 57	\$118,625 41	\$128,544 43	\$141,069 98
Bonds, mortgages and securities...	152,799 56	145,881 12	153,490 73	148,754 91	154,137 02
Premiums paid on bonds.....	261 69	261 69	142 80	125 30	.....
Overdrafts.....	505 58	874 42	283 04	144 45	392 49
Banking house.....	3,245 00	3,245 00	3,245 00	3,245 00	3,400 00
Furniture and fixtures.....	1,946 00	1,946 00	2,086 00	2,086 00	2,100 00
Other real estate.....	3,750 62	3,763 46	10,283 09	10,567 16	10,576 46
Due from other banks and bankers (not reserve cities).....	.....	.....	.....	.....	.....
Items in transit.....	.....	.....	4,300 00	679 65	2,400 00
United States bonds.....	.....	.....	.....	.....	.....
Due from banks in reserve cities..	66,185 08	72,109 78	73,929 14	97,965 39	82,682 67
Exchanges for clearing house.....	.....	.....	.....	.....	.....
U. S. and National bank currency..	11,362 00	11,567 00	13,650 00	12,493 00	11,317 00
Gold coin.....	6,175 00	6,977 50	7,432 50	7,587 50	5,000 00
Silver coin.....	1,229 85	2,357 75	1,017 05	1,308 85	1,407 45
Nickels and cents.....	134 22	276 52	163 81	177 54	242 66
Checks and cash items.....	270 51	487 12	732 62	690 20	459 69
Totals.....	\$347,650 14	\$350,486 93	\$389,381 19	\$414,369 43	\$415,185 42
Liabilities.					
Capital stock paid in.....	\$26,000 00	\$26,000 00	\$26,000 00	\$26,000 00	\$26,000 00
Surplus fund.....	5,200 00	5,200 00	5,200 00	5,200 00	5,200 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,673 41	2,783 56	5,467 56	3,447 47	4,263 05
Dividends unpaid.....	.....	108 00	.....	.....	.....
Commercial deposits subject to check.....	54,637 43	52,009 32	62,673 25	61,999 80	67,375 86
Commercial certificates of deposit..	8,450 03	10,482 65	14,551 59	12,826 01	13,637 24
Due to banks and bankers.....	.....	.....	.....	.....	.....
Certified checks.....	.....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....	.....
Savings deposits.....	.....	.....	.....	.....	.....
Savings certificates of deposit.....	249,689 27	253,903 40	275,488 79	304,596 15	298,709 27
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Totals.....	\$347,650 14	\$350,486 93	\$389,381 19	\$414,369 43	\$415,185 42

No. 258.

FIRST STATE BANK OF TEKONSKA, TEKONSHA.

Organized March 20, 1902.

E. P. KEEP, *President*; R. E. WALDO, *Vice President*; B. G. DOOLITTLE, *Cashier*;
I. A. DOOLITTLE, *Assistant Cashier*.

DIRECTORS.—E. P. Keep, F. E. Allen, B. G. Doolittle, R. E. Waldo, H. N. Randall.

Resources.	Report of Nov. 27, '08	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$59,990 17	\$64,919 89	\$59,766 92	\$62,415 26	\$57,239 28
Bonds, mortgages and securities..	32,088 00	31,113 00	31,368 00	30,108 00	26,158 00
Premiums paid on bonds.....					
Overdrafts.....	60 74		73 93	83 16	350 89
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,022 00	1,022 00	1,022 00	1,022 00	1,022 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	10,000 00	8,000 00	8,000 00	12,000 00	12,000 00
Items in transit.....	2,411 04				4,365 23
United States bonds.....					
Due from banks in reserve cities..	16,947 99	16,416 43	21,896 98	14,633 10	15,766 39
Exchanges for clearing house.....	219 43		471 24		43 36
U. S. and National bank currency..	6,004 00	5,999 00	4,406 00	3,831 00	4,574 00
Gold coin.....	1,110 00	1,155 00	845 00	925 00	820 00
Silver coin.....	1,371 20	1,115 00	1,086 70	1,081 85	1,731 25
Nickels and cents.....	49 90	123 07	47 54	112 65	71 96
Checks and cash items.....		84 22		2 26	501 70
Totals.....	\$132,774 47	\$132,447 61	\$131,484 31	\$128,714 28	\$127,144 06
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	3,000 00	3,200 00	3,200 00	3,200 00	3,200 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,745 95	680 33	1,637 85	1,850 14	745 41
Dividends unpaid.....					
Commercial deposits subject to check.....	31,123 67	29,557 12	37,678 32	32,071 22	30,745 90
Commercial certificates of deposit..	67,904 85	69,010 16	58,968 14	61,502 92	62,452 75
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$132,774 47	\$132,447 61	\$131,484 31	\$128,714 28	\$127,144 06

STATE BANKING DEPARTMENT.

No. 120.

THE FIRST STATE SAVINGS BANK OF THREE RIVERS, THREE RIVERS.

Organized August 15, 1891.

A. C. WOLF, *President*; W. E. CLARK, *Vice President*; GEORGE T. WOLF, *Cashier*;
GEO. M. WOLF, *Assistant Cashier*; W. WATERS, JR., *Branch Manager*.DIRECTORS.—A. C. Wolf, W. E. Clark, George T. Wolf, B. E. Andrews, E. B. Linsley, C. H. Prouty,
S. B. Hagenbuch.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$284,258 70	\$291,768 70	\$313,285 05	\$314,985 99	\$318,265 30
Bonds, mortgages and securities..	120,791 57	123,504 05	114,921 43	116,471 45	114,644 89
Premiums paid on bonds.....					
Overdrafts.....	1,107 42	4,267 19	368 13	5,201 58	1,137 41
Banking house.....	17,000 00	17,000 00	17,000 00	17,000 00	17,000 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	3,000 00	3,000 00	500 00	50 00	
United States bonds.....					
Due from banks in reserve cities..	81,642 88	44,806 76	68,703 85	36,869 03	64,101 27
Exchanges for clearing house.....					
U. S. and National bank currency..	19,899 00	21,608 00	24,232 00	20,469 00	20,630 00
Gold coin.....	11,885 00	11,160 00	12,165 00	10,940 00	11,355 00
Silver coin.....	2,451 95	3,304 15	2,790 60	2,377 80	3,224 45
Nickels and cents.....	317 15	322 96	242 02	245 49	309 22
Checks and cash items.....	155 31	272 62	286 56	605 51	305 66
Totals.....	\$542,508 98	\$521,014 43	\$554,494 64	\$525,215 85	\$550,973 20
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	20,000 00	30,000 00	30,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	21,039 44	9,116 80	11,038 26	18,578 40	19,480 05
Dividends unpaid.....					
Commercial deposits subject to check.....	103,527 37	110,905 94	99,781 22	80,357 78	103,243 33
Commercial certificates of deposit..	28,143 29	4,243 48	3,285 61	2,605 48	35,288 98
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....	2,209 49	1,334 50	37,444 37	778 66	1,334 08
Savings deposits.....	172,392 94	162,325 78	166,957 77	177,533 09	182,820 38
Savings certificates of deposit.....	167,196 45	173,087 93	170,987 41	161,861 84	131,306 38
State monies on deposit.....			5,000 00	2,500 00	2,500 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$542,508 98	\$521,014 43	\$554,494 64	\$525,215 85	\$550,973 20

STATE BANKS OF MICHIGAN.

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No. 266.

PEOPLE'S SAVINGS BANK OF TRAVERSE CITY, MICH., TRAVERSE CITY.

Organized May 15, 1902.

HENRY S. HULL, *President*; A. V. FRIEDRICH, CHAS. WILHELM, *Vice Presidents*; M. O. ROBINSON, *Cashier*; E. L. EDWARDS, *Assistant Cashier*.

DIRECTORS.—H. S. Hull, Stephen Lautner, Geo. W. Lardie, J. M. Huellmantel, William Loudon, J. O. Crotser, Charles Wilhelm, A. V. Friedrich, Benj. Thirby, H. B. Garner, F. H. Smith, L. O. Rice.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$248,334 80	\$232,948 55	\$254,825 10	\$304,578 54	\$324,752 10
Bonds, mortgages and securities...	70,875 42	67,604 22	67,423 79	69,969 02	70,861 18
Premiums paid on bonds.....					
Overdrafts.....	2,166 57	2,520 23	772 89	2,664 44	1,315 03
Banking house.....	21,491 54	21,491 54	21,491 54	21,491 54	21,491 54
Furniture and fixtures.....	4,834 40	4,984 25	4,984 25	4,984 25	5,048 25
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	727 00	1,164 56			3,329 00
United States bonds.....					
Due from banks in reserve cities..	33,659 16	24,233 51	22,312 68	28,520 98	47,200 99
Exchanges for clearing house.....	571 27	680 49	1,666 34	635 72	15,719 21
U. S. and National bank currency..	11,831 00	7,617 00	11,854 00	13,292 00	21,488 25
Gold coin.....	8,310 00	9,020 00	8,925 00	15,015 00	12,435 00
Silver coin.....	1,666 95	2,210 30	2,207 30	1,979 50	1,362 20
Nickels and cents.....	181 34	405 34	434 11	225 81	93 79
Checks and cash items.....	364 65	122 44	798 17	1,539 92	1,876 91
Totals.....	\$404,994 10	\$375,002 43	\$397,695 17	\$464,896 72	\$526,973 45
Liabilities.					
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	6,250 00	6,250 00	6,250 00	6,250 00	7,029 83
Undivided profits, less current ex- penses, interest and taxes paid..	5,252 56	4,258 54	6,096 53	7,580 45	1,345 57
Dividends unpaid.....		66 00			36 00
Commercial deposits subject to check.....	106,444 57	82,288 19	106,112 78	174,388 97	244,193 24
Commercial certificates of deposit..	82,224 84	84,707 35	80,253 32	80,288 56	79,797 36
Due to banks and bankers.....					
Certified checks.....	735 00	735 00	1,980 33	1,615 50	15 00
Cashier's checks outstanding.....	1,000 53	53 93	45 00	45 00	39 00
Savings deposits.....	143,086 60	136,643 42	136,957 21	134,728 24	134,517 45
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$404,994 10	\$375,002 43	\$397,695 17	\$464,896 72	\$526,973 45

STATE BANKING DEPARTMENT.

No. 138.

THE TRAVERSE CITY STATE BANK, TRAVERSE CITY.

Organized June 16, 1892.

A. TRACY LAY, *President*; R. FLOYD CLINCH, *Vice President*; SAMUEL GARLAND, *Cashier*;
A. J. MAYNARD, A. J. HAVILAND, *Assistant Cashier*.

DIRECTORS.—A. Tracy Lay, H. C. Davis, R. Floyd Clinch, Elsie R. Hannah, Jerry Sullivan, W. W. Smith, Samuel Garland.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$833,148 00	\$866,730 52	\$894,759 48	\$858,839 73	\$862,422 62
Bonds, mortgages and securities..	569,748 10	686,185 53	615,644 40	602,376 90	593,683 15
Premiums paid on bonds.....	15,726 11	16,438 61	16,438 61	16,138 61	13,138 61
Overdrafts.....	10 75	1 53	1 77	242 85	85
Banking house.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Furniture and fixtures.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	710 79	167 57	1,521 62	20 00	
United States bonds.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due from banks in reserve cities..	206,187 23	169,674 65	185,411 61	176,592 16	194,341 85
Exchanges for clearing house.....	5,885 12	3,195 05	1,862 23	5,544 12	3,391 02
U. S. and National bank currency..	61,205 00	76,253 00	87,515 00	79,873 00	77,940 00
Gold coin.....	46,372 50	37,552 50	37,072 50	35,585 00	35,702 50
Silver coin.....	9,300 00	8,100 00	6,000 00	7,200 00	7,200 00
Nickels and cents.....	235 37	261 31	224 18	388 59	177 55
Checks and cash items.....	1,661 62	1,087 68	2,038 45	7,323 94	3,684 28
Totals.....	\$1,925,160 59	\$2,040,647 95	\$2,023,489 85	\$1,965,124 90	\$1,963,682 43
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	60,000 00	60,000 00	60,000 00	60,000 00	75,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	11,348 81	17,227 87	25,305 67	33,793 93	13,377 36
Dividends unpaid.....					
Commercial deposits subject to check.....	416,416 79	450,974 15	436,609 81	396,954 26	381,071 97
Commercial certificates of deposit..	799,358 70	796,286 96	798,632 62	797,139 19	775,637 64
Due to banks and bankers.....	40,022 32	88,374 90	61,146 06	33,336 38	60,742 21
Certified checks.....				59 00	34 75
Cashier's checks outstanding.....					
Savings deposits.....	398,013 97	418,784 07	431,795 69	438,842 14	455,818 50
Savings certificates of deposit.....					
State monies on deposit.....			10,000 00	5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,925,160 59	\$2,040,647 95	\$2,023,489 85	\$1,965,124 90	\$1,966,682 43

STATE BANKS OF MICHIGAN.

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No. 341.

THE STATE SAVINGS BANK OF TURNER, MICH.

Organized May 22, 1906.

A. H. PHINNEY, *President*; A. E. SLEEPER, *Vice President*; PAUL R. DINSMORE, *Cashier*.

DIRECTORS.—A. H. Phinney, A. E. Sleeper, A. L. Wright, Nelson J. Fuehr, Paul R. Dinsmore.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$38,684 64	\$42,575 62	\$47,220 70	\$45,254 45	\$44,038 13
Bonds, mortgages and securities...	11,678 25	12,358 62	11,294 80	7,990 19	7,834 69
Premiums paid on bonds.....					
Overdrafts.....	666 72	1,875 04	420 32	244 14	690 20
Expenses, interest and taxes paid.....		52 86		368 60	102 81
Banking house.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
Furniture and fixtures.....	1,416 50	1,416 50	1,412 50	1,412 50	1,412 50
Other real estate.....	359 44	599 44	4,651 11	5,145 15	5,114 15
Due from other banks and bankers (not reserve cities).....		2,025 00	287 70		
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	10,125 59	3,020 93	4,652 29	3,050 50	1,781 35
Exchanges for clearing house.....				136 25	
U. S. and National bank currency..	1,283 00	3,192 00	2,705 00	2,335 00	798 00
Gold coin.....	1,000 00	790 00	1,350 00	1,000 00	685 00
Silver coin.....	262 70	256 20	77 10	58 35	28 00
Nickels and cents.....	1 96	1 99	3 92	4 85	2 82
Checks and cash items.....	614 36	1,068 52	643 35	1,398 62	214 53
Totals.....	\$67,293 16	\$70,452 72	\$75,918 79	\$69,598 60	\$63,902 18
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	860 00	1,000 00	1,000 00	1,200 00	1,200 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,466 52		1,021 91		
Dividends unpaid.....					
Commercial deposits subject to check.....	10,773 33	15,409 71	12,405 02	12,756 37	12,585 98
Commercial certificates of deposit..				16,354 49	13,793 41
Due to banks and bankers.....	20 00	217 88			
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	10,938 12	13,628 42	12,308 77	12,937 74	14,161 81
Savings certificates of deposit.....	21,235 19	19,196 71	17,159 09		
Notes and bills rediscounted.....			9,524 00	3,850 00	2,160 98
Bills payable.....	2,000 00	1,000 00	2,500 00	2,500 00	
Totals.....	\$67,293 16	\$70,452 72	\$75,918 79	\$69,598 60	\$63,902 18

STATE BANKING DEPARTMENT.

No. 289.

THE STATE SAVINGS BANK OF UNIONVILLE, MICHIGAN.

Organized March 31, 1904.

JOSEPH C. PURDY, *President*; C. A. HOFMEISTER, *Vice President*.

DIRECTORS.—J. C. Purdy, C. A. Hofmeister, John J. Bitzer, George L. Brady, C. Henry Geyer.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$30,194 03	\$30,734 73	\$43,766 83	\$44,426 12	\$46,514 26
Bonds, mortgages and securities..	55,546 30	63,762 50	65,867 50	61,067 50	62,227 50
Premiums paid on bonds.....					
Overdrafts.....	35 31	239 55	10 49	14 96	3 51
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,881 59	1,781 59	1,781 59	1,781 59	1,781 59
Other real estate.....	450 00	450 00	450 00	450 00	450 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	20,738 00	17,993 93	11,892 29	20,350 07	14,405 44
Exchanges for clearing house.....					
U. S. and National bank currency..	8,727 00	7,490 00	4,372 00	4,575 00	5,711 00
Gold coin.....	335 00	615 00	1,140 00	2,380 00	2,970 00
Silver coin.....	35 00	148 05	114 70	60 90	183 30
Nickels and cents.....	86 99	73 86	86 45	59 57	92 11
Checks and cash items.....	264 73	44			493 80
Totals.....	\$129,293 95	\$134,289 65	\$131,481 85	\$137,165 71	\$136,832 51
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,293 25	2,134 04	2,134 04	2,134 04	3,192 42
Undivided profits, less current ex- penses, interest and taxes paid..	3,618 98	2,839 71	3,586 46	4,000 51	2,914 23
Dividends unpaid.....					
Commercial deposits subject to check.....	26,658 76	29,673 55	21,010 35	22,802 90	20,579 41
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	6,481 38	5,788 68	6,479 70	6,549 03	7,258 52
Savings certificates of deposit.....	71,241 58	73,853 67	78,271 30	81,679 23	82,887 93
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$129,293 95	\$134,289 65	\$131,481 85	\$137,165 71	\$136,832 51

No. 241.

BANK OF VASSAR, VASSAR.

Organized July 17, 1901.

JUSTIN WENTWORTH, *President*; PRESCOTT L. VARNUM, *Vice President*; FRANK NORTH, *Cashier*.

DIRECTORS.—Justin Wentworth, C. G. White, Frank North, Prescott L. Varnum, J. H. Sweetland.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$140,970 23	\$124,599 66	\$138,359 26	\$131,501 53	\$128,179 87
Bonds, mortgages and securities...	48,751 00	64,384 00	63,782 52	63,909 00	65,664 00
Premiums paid on bonds.....					
Overdrafts.....	705 07	8 41	24 00		10 98
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00	800 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	5,020 00	5,783 32	8,650 14	8,824 24	1,669 30
United States bonds.....					
Due from banks in reserve cities..	46,491 53	45,511 50	36,458 36	33,936 23	45,829 08
Exchanges for clearing house.....					
U. S. and National bank currency..	8,879 00	8,277 00	10,425 00	10,210 00	7,843 00
Gold coin.....	3,350 00	3,070 00	3,145 00	3,130 00	3,075 00
Silver coin.....	2,163 45	1,962 80	1,289 90	1,270 35	1,593 30
Nickels and cents.....	146 40	125 68	114 97	153 76	161 75
Checks and cash items.....		1,511 25	22 50		120 85
Totals.....	\$259,776 68	\$258,553 62	\$265,541 65	\$256,235 11	\$257,247 13
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	7,826 44	6,685 51	8,896 75	8,021 39	7,921 46
Dividends unpaid.....					
Commercial deposits subject to check.....	30,863 07	29,139 77	25,826 63	24,121 40	20,823 24
Commercial certificates of deposit..	100,669 70	101,843 95	104,700 84	97,625 46	104,579 96
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	52,744 06	52,573 98	56,464 39	55,878 48	54,299 17
Savings certificates of deposit.....	25,673 41	20,310 41	27,653 04	27,988 38	27,623 28
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$259,776 68	\$258,553 62	\$265,541 65	\$256,235 11	\$257,247 13

No. 192.

STATE SAVINGS BANK OF VASSAR, MICH.,

Organized December 30, 1896.

WM. DAVIES, *President*; C. H. RICHARDSON, *Vice President*; H. E. HARRISON, *Cashier*;
C. J. STEPHEN, *Assistant Cashier*.

DIRECTORS.—Wm. Davies, A. S. Curtis, C. H. Richardson, T. M. Stephen, H. E. Harrison.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$109,187 90	\$105,767 37	\$122,343 56	\$115,313 35	\$109,614 44
Bonds, mortgages and securities..	125,158 40	131,013 59	140,188 07	138,089 59	141,639 50
Premiums paid on bonds.....	1,465 76	1,522 11	1,450 52	1,416 48	1,341 34
Overdrafts.....		4 72		46 58	183 24
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Due from banks in reserve cities..	61,008 63	65,031 66	40,249 89	55,892 67	53,238 95
Exchanges for clearing house.....					
U. S. and National bank currency..	6,559 00	6,602 00	8,740 00	8,827 00	6,333 00
Gold coin.....	7,610 00	7,415 00	7,630 00	7,155 00	7,455 00
Silver coin.....	1,857 50	1,789 90	2,070 05	1,958 75	1,625 75
Nickels and cents.....	139 65	93 39	217 19	242 51	223 35
Checks and cash items.....	154 56	144 99	185 26		
Totals.....	\$321,041 40	\$327,284 73	\$330,974 54	\$336,841 93	\$329,554 66
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	12,200 00	10,861 00	12,689 10	12,615 13	6,728 70
Dividends unpaid.....					
Commercial deposits subject to check.....	32,786 28	33,861 12	32,260 33	35,992 44	30,948 75
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	76,002 75	75,642 41	74,798 30	77,777 26	73,881 39
Savings certificates of deposit.....	170,052 37	176,920 20	181,226 81	180,457 10	182,995 82
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$321,041 40	\$327,284 73	\$330,974 54	\$336,841 93	\$329,554 66

No. 377.

THE BARBER STATE BANK OF VERMONTVILLE, VERMONTVILLE.

Organized August 14, 1907.

EDWARD D. BARBER, *President*; CHAS. W. DEAN, *Vice President*; WM. C. ALSOVER, *Cashier*.

DIRECTORS.—Edward D. Barber, Edward W. Barber, Wm. C. Alsover, Ned B. Alsover, Chas. W. Dean.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09	Report of June 23, '09	Report of Sept. 1, '09.
Loans and discounts.....	\$70,865 53	\$56,505 49	\$57,842 92	\$62,467 27	\$64,216 34
Bonds, mortgages and securities..	56,162 40	65,520 40	67,945 40	66,105 40	71,205 40
Premiums paid on bonds.....					
Overdrafts.....	2,362 93	1,648 55	1,108 90	1,627 66	271 20
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.					
Due from other banks and bankers (not reserve cities).....		956 27		1,356 84	2,666 94
Items in transit.....	2,318 92	831 82			1,030 00
United States bonds.....					
Due from banks in reserve cities..	17,706 39	30,516 03	23,544 80	21,308 79	17,355 65
Exchanges for clearing house.....					
U. S. and National bank currency..	3,286 00	4,202 00	3,793 00	3,121 00	3,280 00
Gold coin.....	3,985 00	3,645 00	4,490 00	4,520 00	4,605 00
Silver coin.....	418 50	644 00	642 00	470 50	475 00
Nickels and cents.....	36 61	64 74	86 25	64 16	55 08
Checks and cash items.....	2 50	28 44	16 28	9 00	28 94
Totals.....	\$158,144 78	\$165,562 74	\$160,469 55	\$162,050 62	\$166,189 55
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....		500 00	500 00	500 00	500 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,155 71	90 92	231 82	1,039 48	1,760 08
Dividends unpaid.....		50 00			
Commercial deposits subject to check.....	23,031 81	27,903 77	27,063 90	27,711 32	23,728 40
Commercial certificates of deposit..	106,607 38	84,569 00	46,037 45	33,609 99	
Due to banks and bankers.....	349 88		27 84		
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....		27,449 05	61,608 54	74,189 83	115,201 07
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$158,144 78	\$165,562 74	\$160,469 55	\$162,050 62	\$166,189 55

No. 344.

THE FARMERS' STATE BANK OF VICKSBURG.

Organized July 24, 1906.

CHARLES BROWN, *President*; L. H. ODELL, *Vice President*; B. J. CARNES, *Cashier*.

DIRECTORS.—L. H. Odell, Chas. Brown, Elias Frost, Wm. R. Southworth, Roy J. Cooley, Albert Crouch, Norman Harper, B. J. Carnes, G. E. Nidy, Wm. H. Wightman.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$57,413 92	\$58,995 88	\$64,788 50	\$68,050 30	\$68,972 91
Bonds, mortgages and securities...	42,925 00	42,350 00	45,450 00	45,464 00	47,964 00
Premiums paid on bonds.....					
Overdrafts.....	3 28	99 96	1 83	192 64	1 48
Banking house.....	7,885 00	7,485 00	7,485 00	7,485 00	7,485 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	105 60				
United States bonds.....					
Due from banks in reserve cities..	18,422 32	17,796 66	13,157 18	18,961 32	17,079 04
Exchanges for clearing house.....					
U. S. and National bank currency..	4,958 00	7,058 00	6,154 00	7,700 00	6,672 00
Gold coin.....	625 00	255 00	2,110 00	225 00	900 00
Silver coin.....	1,128 10	1,878 05	1,155 70	997 15	1,019 60
Nickels and cents.....	62 09	112 61	74 73	105 69	189 88
Checks and cash items.....					
Totals.....	\$133,538 31	\$136,031 16	\$140,376 94	\$149,241 10	\$150,283 91
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,000 00	2,250 00	2,250 00	2,250 00	3,250 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,483 99	478 03	1,546 32	1,739 21	765 09
Dividends unpaid.....		96 00	40 00		
Commercial deposits subject to check.....	37,189 17	43,898 99	37,904 14	41,411 03	38,935 25
Commercial certificates of deposit..	61,300 34	58,171 39	67,623 90	72,029 20	
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	6,564 81	6,136 75	6,012 58	6,811 66	6,988 52
Savings certificates of deposit.....					75,345 05
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$133,538 31	\$136,031 16	\$140,376 94	\$149,241 10	\$150,283 91

STATE BANKS OF MICHIGAN.

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No. 317.

THE FIRST STATE BANK OF VICKSBURG, VICKSBURG.

Organized July 28, 1905.

JOHN HAMILTON, *President*; C. H. MCKAIN, L. C. BEST, *Vice Presidents*; W. L. EWING, *Cashier*.

DIRECTORS.—John Hamilton, Dudley E. Waters, C. H. McKain, H. J. Daniels, S. B. Monroe, J. E. Kimble, A. T. Slaght, Lewis C. Best, J. R. Cropsby, Chas. Hudson, Norman S. Bardeen.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$89,524 75	\$89,075 19	\$91,154 23	\$108,887 06	\$104,334 67
Bonds, mortgages and securities..	93,119 57	94,589 57	97,762 88	98,632 88	111,156 63
Premiums paid on bonds.....					
Overdrafts.....	555 56	303 20	68 13	230 64	181 70
Banking house.....	15,109 20	15,109 20	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....	5,822 49	5,822 49	5,822 49	5,822 49	3,322 49
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		141 34		16 50	2,945 64
United States bonds.....					
Due from banks in reserve cities..	28,540 25	24,364 17	23,135 00	20,529 54	25,276 44
Exchanges for clearing house.....					
U. S. and National bank currency..	10,498 00	8,379 00	9,577 00	7,610 00	6,229 00
Gold coin.....	1,125 00	1,270 00	2,095 00	2,105 00	2,680 00
Silver coin.....	1,144 50	1,484 90	829 25	1,826 60	1,656 95
Nickels and cents.....	76 03	133 16	56 51	147 55	126 15
Checks and cash items.....	67 59	157 86	261 68	467 76	871 84
Totals.....	\$245,582 94	\$240,830 08	\$245,762 17	\$261,276 04	\$273,763 51
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	1,200 00	1,500 00	1,500 00	1,500 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,666 43	1,073 32	1,575 39	2,135 52	616 12
Dividends unpaid.....	115 00	203 00	6 00	6 00	75 00
Commercial deposits subject to check.....	49,937 68	40,725 94	39,744 10	45,004 35	45,439 15
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....			90 00		
Cashier's checks outstanding.....					
Savings deposits.....	18,143 12	19,868 44	22,598 78	26,793 54	26,879 73
Savings certificates of deposit.....	144,520 71	147,459 38	150,247 90	155,836 63	168,753 51
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$245,582 94	\$240,830 08	\$245,762 17	\$261,276 04	\$273,763 51

No. 401.

THE STATE SAVINGS BANK OF WARREN, WARREN.

Organized May 26, 1908.

C. A. BURR, *President*; F. C. KUHN, J. F. HARTSIG, *Vice Presidents*; E. G. HARTSIG, *Cashier*.

DIRECTORS.—C. A. Burr, Jacob Hartsig, Franz C. Kuhn, Wm. L. Hartsig, Charles F. Peck, J. F. Hartsig, Michael Smith, G. W. Hoard, E. G. Hartsig.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$44,501 66	\$49,618 53	\$52,206 13	\$48,475 42	\$55,690 24
Bonds, mortgages and securities..	44,213 21	51,880 31	70,825 00	73,825 00	78,825 00
Premiums paid on bonds.....	2,200 00	2,139 42	2,139 42	2,139 42	1,900 00
Overdrafts.....	5 65	2 38	7 96	1 08	8 96
Banking house.....	2,500 00	2,575 00	2,575 00	2,575 00	2,575 00
Furniture and fixtures.....	1,485 00	1,485 00	1,485 00	1,485 00	1,485 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	1,057 22	3,732 71			
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	13,807 49	13,174 97	8,276 72	28,447 74	20,777 46
Exchanges for clearing house.....					
U. S. and National bank currency..	1,308 00	1,709 00	2,852 00	2,773 00	2,643 00
Gold coin.....	1,525 00	2,425 00	2,365 00	3,480 00	4,455 00
Silver coin.....	782 55	1,205 10	1,750 75	1,130 95	1,025 65
Nickels and cents.....	76 10	17 74	42 41	49 68	34 47
Checks and cash items.....	101 64	1 74	69 35	255 50	45 66
Totals.....	\$113,563 52	\$129,946 90	\$144,594 74	\$164,637 79	\$169,465 44
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..	271 00	638 12	1,511 61	400 98	1,984 16
Dividends unpaid.....					
Commercial deposits subject to check.....	9,846 16	17,646 60	10,076 63	12,215 52	10,084 71
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	77,659 47	86,092 69	105,003 90	127,932 05	133,271 96
Savings certificates of deposit.....	5,796 89	5,569 49	8,002 60	4,089 24	4,124 61
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$113,563 52	\$129,946 90	\$144,594 74	\$164,637 79	\$169,465 44

STATE BANKS OF MICHIGAN.

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No. 440.

*THE WASHINGTON SAVINGS BANK, WASHINGTON.

Organized May 15, 1909.

ALBERT YATES, *President*; JAMES M. HELFERICH, *Vice President*; C. ELMER CRISSMAN, *Cashier*.DIRECTORS.—Albert Yates, James M. Helferich, East Glass, George W. Grover, Fred G. Davis,
C. Elmer Crissman, C. Omar Crissman.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....					
Bonds, mortgages and securities.....					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....					
Exchanges for clearing house.....					
U. S. and National bank currency.....					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks and cash items.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					

*Commenced business September 30, 1909.

STATE BANKING DEPARTMENT.

No. 284.

WAYLAND STATE BANK, WAYLAND.

Organized November 25, 1903.

EDWARD O. HANLON, *President*; C. HOWARD BRUSH, *Vice President*; ENSIGN W. PICKETT, *Cashier*;
ARTHUR DEUEL, *Assistant Cashier*.

DIRECTORS.—Edward O. Hanlon, Ensign W. Pickett, Valentine S. Fish, C. Howard Brush,
Allen A. Abbott.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$38,841 66	\$38,854 14	\$113,328 09	\$41,780 59	\$41,997 53
Bonds, mortgages and securities..	86,047 22	86,239 66	15,000 00	86,485 02	86,927 78
Premiums paid on bonds.....					
Overdrafts.....		31 12			
Banking house.....					
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	16,420 63	17,827 52	20,728 09	16,401 33	21,319 92
Exchanges for clearing house.....					
U. S. and National bank currency..	4,338 00	4,939 00	4,150 00	7,460 00	6,652 00
Gold coin.....	575 00	660 00	1,060 00	935 00	995 00
Silver coin.....	591 50	529 50	417 00	256 65	327 50
Nickels and cents.....	19 81	65 46	71 30	66 05	63 71
Checks and cash items.....		146 33	1,226 65	35 00	
Totals.....	\$148,333 82	\$150,792 73	\$157,481 13	\$154,919 64	\$159,783 44
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,969 40	2,322 27	3,211 33	2,971 59	3,289 46
Dividends unpaid.....					
Commercial deposits subject to check.....	24,548 95	21,208 14	23,870 67	22,795 18	28,459 25
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	6,283 74	6,539 08	6,875 68	7,136 32	7,251 23
Savings certificates of deposit.....	90,531 64	96,723 24	99,523 45	98,016 55	96,783 50
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$148,333 82	\$150,792 73	\$157,481 13	\$154,919 64	\$159,783 44

No. 105.

WAYNE SAVINGS BANK, WAYNE.

Organized October 14, 1890.

J. R. Hosie, *President*; J. J. Stellwagen, *Vice President*; GEORGE M. STELLWAGEN, *Cashier*;
JOHN TRUEDELL, *Assistant Cashier*.

DIRECTORS.—James R. Hosie, Jacob J. Stellwagen, Philip H. Stellwagen, George M. Stellwagen,
Isabella Stellwagen.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$137,730 45	\$146,620 57	\$139,544 27	\$135,864 32	\$145,877 53
Bonds, mortgages and securities..	237,979 67	245,129 67	261,071 67	255,357 24	259,172 24
Premiums paid on bonds.....					
Overdrafts.....	235 76	393 10	404 63	665 10	890 34
Banking house.....	9,400 00	9,400 00	9,400 00	9,400 00	9,400 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....	3,020 00	3,020 00	3,020 00	3,020 00	3,020 00
Due from banks in reserve cities..	63,020 96	77,764 46	62,156 11	75,304 93	63,618 94
Exchanges for clearing house.....	66 55	1,527 70	807 29	667 90	311 30
U. S. and National bank currency..	6,674 00	6,143 00	6,448 00	5,222 00	11,056 00
Gold coin.....	16,200 39	16,872 34	16,112 89	16,812 89	18,580 25
Silver coin.....	1,275 60	1,164 25	743 45	649 80	832 65
Nickels and cents.....	70 86	101 90	73 47	80 60	126 10
Checks and cash items.....	86 21		85 29	577 55	174 69
Totals.....	\$476,760 45	\$509,136 99	\$500,867 07	\$504,622 33	\$514,060 04
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	19,861 63	19,902 91	21,959 31	19,434 88	20,618 46
Dividends unpaid.....		50 00			30 00
Commercial deposits subject to check.....	36,935 56	51,707 38	45,259 21	48,565 83	57,259 85
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	339,325 62	352,624 82	343,821 07	346,505 89	349,513 24
Savings certificates of deposit.....	30,637 64	34,851 88	39,827 48	40,115 73	36,638 49
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$476,760 45	\$509,136 99	\$500,867 07	\$504,622 33	\$514,060 04

No. 415.

THE FARMERS' STATE BANK OF WEBBERVILLE.

Organized December 23, 1908.

ASHMON H. CATLIN, *President*; JOHN R. DUNN, *Vice President*; JOHN MARSHALL, *Cashier*;
W. T. BRADFORD, *Auditor*.

DIRECTORS.—John M. Bradley, John Dunn, James Fraser, James Little, Winifred S. Earl,
Leslie E. Ling, John R. Dunn, Ashmon H. Catlin.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....		\$21,619 43	\$25,871 67	\$22,951 98	\$25,775 20
Bonds, mortgages and securities..		4,650 00	7,393 22	13,058 50	21,456 00
Premiums paid on bonds.....					
Overdrafts.....			57 50		6 56
Expenses, interest and taxes paid.		110 76	95 33		
Banking house.....		2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....		1,800 00	1,800 00	1,905 00	1,905 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....		335 85	120 00	200 00	89 17
United States bonds.....					
Due from banks in reserve cities..		11,932 56	9,986 08	10,938 07	4,519 44
Exchanges for clearing house.....					
U. S. and National bank currency..		1,930 00	3,073 00	2,878 00	2,706 00
Gold coin.....		40 00	255 00	45 00	140 00
Silver coin.....		372 10	248 70	407 20	444 20
Nickels and cents.....		86 00	106 74	89 61	22 52
Checks and cash items.....		90 85	5 60	134 50	88 37
Accrued interest.....		90 72			
Totals.....		\$45,258 27	\$51,212 84	\$54,807 86	\$59,352 46
Liabilities.					
Capital stock paid in.....		\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..				17 94	136 20
Dividends unpaid.....					
Commercial deposits subject to check.....		17,164 58	13,947 42	13,393 49	15,219 82
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....		1,612 65	2,382 01	2,671 83	2,910 71
Savings certificates of deposit.....		6,481 04	14,883 41	18,724 60	21,085 73
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....		\$45,258 27	\$51,212 84	\$54,807 86	\$59,352 46

No. 382.

THE WESTPHALIA STATE BANK, WESTPHALIA.

Organized October 16, 1907.

MICHAEL SPITZLEY, *President*; GEO. W. BURHANS, *Vice President and Cashier*;
JOS. R. BOHR, *Assistant Cashier*.DIRECTORS.—Michael Spitzley, Stephen Fedewa, John J. Fedewa, E. M. Allen, Geo. W. Burhans,
Fred H. Knox, U. J. Maynard.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$34,390 44	\$37,079 42	\$30,612 14	\$34,332 01	\$32,447 60
Bonds, mortgages and securities..	27,094 00	27,919 00	37,217 70	40,788 70	40,568 70
Premiums paid on bonds	102 20	218 50	313 62	563 62	558 62
Overdrafts.....	126 05	386 32			
Banking house.....	2,306 00	2,356 00	2,356 00	2,423 50	2,423 50
Furniture and fixtures.....	1,248 56	1,577 41	1,669 74	1,669 74	1,669 74
Other real estate.....					
Due from other banks and bankers (not reserve cities).....	4,259 65	5,095 00	1,222 21	1,317 50	2,119 22
Items in transit.....		13 50		2,000 00	700 00
United States bonds.....					
Due from banks in reserve cities..	2,284 10	7,559 14	11,085 26	4,787 12	5,436 33
Exchanges for clearing house.....				135 68	747 40
U. S. and National bank currency..	6,037 00	3,724 00	4,170 00	5,581 00	5,365 00
Gold coin.....	635 00	907 50	1,122 50	1,145 00	1,105 00
Silver coin.....	343 65	316 30	678 25	271 95	453 30
Nickels and cents.....	30 94	85 48	145 00	127 15	50 19
Checks and cash items.....	159 32	78 10			
Cash short.....	1 04				
Totals.....	\$79,017 95	\$87,315 67	\$90,593 42	\$95,142 87	\$102,644 60
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....			326 08	326 08	326 08
Undivided profits, less current ex- penses, interest and taxes paid..	96 93	448 81	515 78	799 99	899 92
Dividends unpaid.....					
Commercial deposits subject to check.....	10,386 52	11,572 71	15,086 92	11,613 75	16,340 15
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....				2,548 48	2,642 48
Savings certificates of deposit.....	48,534 50	55,294 15	54,664 64	59,854 57	62,435 44
Cash over.....					53
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$79,017 95	\$87,315 67	\$90,593 42	\$95,142 87	\$102,644 60

No. 250.

THE STATE BANK OF WHITEHALL, WHITEHALL.

Organized December 18, 1901.

M. B. COVELL, *President*; C. G. PITKIN, *Vice President*; GEORGE E. COVELL, *Cashier*.

DIRECTORS.—M. B. Covell, C. G. Pitkin, C. E. Covell, August Edlund, J. J. Gee.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$65,721 53	\$61,101 64	\$58,044 23	\$63,184 45	\$73,235 58
Bonds, mortgages and securities...	48,040 00	47,815 00	46,550 00	46,447 00	54,127 00
Premiums paid on bonds.....	212 35	212 35	212 35	212 35	271 35
Overdrafts.....	3 54	44 86	74 71	196 66	54 78
Banking house.....	2,300 00	2,300 00	2,300 00	2,300 00	2,300 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....	550 00	550 00	550 00	550 00	550 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	17,738 23	12,755 15	12,729 65	19,119 72	26,278 12
Exchanges for clearing house.....					
U. S. and National bank currency..	6,272 00	5,840 00	7,079 00	8,290 00	10,059 00
Gold coin.....	4,440 00	4,365 00	4,577 50	4,427 50	4,602 50
Silver coin.....	1,533 20	1,052 30	635 60	779 15	938 50
Nickels and cents.....	95 53	141 58	94 06	80 94	182 13
Checks and cash items.....	691 06	647 65	289 33	411 84	1,342 17
Totals.....	\$149,197 44	\$138,425 53	\$134,736 43	\$150,599 61	\$175,541 13
Liabilities.					
Capital stock paid in.....	\$200 00 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	801 03	724 62	1,283 69	818 38	781 23
Dividends unpaid.....	350 00				175 00
Commercial deposits subject to check.....	47,009 65	37,625 33	32,383 49	44,458 65	70,132 02
Commercial overdrafts.....					54 78
Commercial certificates of deposit..	47,123 39	47,480 30	49,125 23	51,493 09	49,655 89
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	28,913 37	27,615 28	26,944 02	28,829 49	29,762 21
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$149,197 44	\$138,425 53	\$134,736 43	\$150,599 61	\$175,541 13

STATE BANKS OF MICHIGAN.

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No. 294.

THE FARMERS' SAVINGS BANK OF WHITE PIGEON, MICH.

Organized August 8, 1904.

EDWARD RODERICK, *President*; FRANK WOLF, *Vice President*; J. MURRAY BENJAMIN, *Cashier*.
 HORACE F. REYNOLDS, *Assistant Cashier*; DAVID MILLER, *Auditor*.

DIRECTORS.—Edward Roderick, Frank Wolf, Hugh Hutton, Fred Leaders, Howard B. Sherman,
 J. Murray Benjamin, Albert C. Perkins, W. F. Thomas, Frank G. Evans, Hugh P. Stewart, Horace
 F. Reynolds. E. I. Wolf.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$80,842 68	\$80,044 11	\$84,879 19	\$71,522 60	\$75,387 25
Bonds, mortgages and securities..	28,710 00	28,485 00	31,139 00	32,339 00	32,989 00
Premiums paid on bonds.....					
Overdrafts.....	1,095 84	22 35	264 49	39 77	18
Expenses, interest and taxes paid.....		311 96			
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,750 00	1,750 00	1,750 00	1,750 00	1,750 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....				3,000 00	
Items in transit.....	4,211 17	2,246 55			950 00
United States bonds.....					
Due from banks in reserve cities..	9,950 79	8,511 80	16,693 03	8,779 84	16,715 15
Exchanges for clearing house.....					
U. S. and National bank currency..	4,573 00	2,146 00	4,070 00	4,013 00	2,616 00
Gold coin.....	1,887 50	2,492 50	1,887 50	1,907 50	2,032 50
Silver coin.....	1,540 95	1,207 85	1,541 55	1,028 10	1,612 50
Nickels and cents.....	29 11	51 47	43 93	33 00	72 31
Checks and cash items.....	38 00	56 91	130 60	105 84	33 25
Totals.....	\$132,129 04	\$129,826 50	\$124,899 29	\$127,018 65	\$136,656 14
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,200 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,706 83		548 71	1,030 85	1,375 50
Dividends unpaid.....					
Commercial deposits subject to check.....	21,939 16	20,314 37	15,470 26	21,332 12	25,237 12
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....	47 31			59 75	180 58
Cashier's checks outstanding.....					
Savings deposits.....	6,622 82	6,614 98	7,604 16	7,684 41	6,977 65
Savings certificates of deposit.....	78,610 92	74,897 15	76,276 16	71,911 52	77,887 29
Notes and bills rediscounted.....					
Bills payable.....		3,000 00			
Totals.....	\$132,129 04	\$129,826 50	\$124,899 29	\$127,018 65	\$136,656 14

STATE BANKING DEPARTMENT.

No. 438.

*THE CROSSMAN AND WILLIAMS STATE BANK, WILLIAMSTON.

Organized July 27, 1909.

FRANK W. SHUMWAY, *President*; DANIEL M. COOK, *Vice President*; E. NED CROSSMAN, *Cashier*;
GLEN A. SPEERS, *Assistant Cashier*.

DIRECTORS.—Frank W. Shumway, Florence B. Williams, G. W. Akers, J. H. Jason, J. H. Runciman,
F. E. Davis, C. J. Dakin, D. M. Cook, E. N. Crossman.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....					
Bonds, mortgages and securities...					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities...					
Exchanges for clearing house.....					
U. S. and National bank currency...					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks and cash items.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid...					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit...					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					

*Commenced business September 18, 1909.

STATE BANKS OF MICHIGAN.

379

No. 35.

THE WILLIAMSTON STATE BANK OF WILLIAMSTON.

Organized August 30, 1888.

WILLIAM E. DENNIS, *President*; B. A. LIVERANCE, *Vice President*; BION WIXSON, *Cashier*.DIRECTORS.—William E. Dennis, B. Wixson, B. A. Liverance, M. A. Dennis, L. Carpenter,
S. D. Dennis, C. E. Lever, Martin Hanlon, W. T. Webb.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$187,264 75	\$165,433 22	\$154,934 12	\$144,383 23	\$140,973 50
Bonds, mortgages and securities..	68,920 95	72,580 95	73,430 95	72,930 95	76,730 95
Premiums paid on bonds.....					
Overdrafts.....	978 16	2,406 52	3,683 69	8,296 81	7,853 89
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	4,352 03	2,863 05	6,844 39	5,692 53	1,654 99
United States bonds.....					
Due from banks in reserve cities..	28,110 17	44,468 60	72,220 74	63,208 69	55,008 43
Exchanges for clearing house.....					
U. S. and National bank currency..	5,599 00	5,066 00	5,274 00	5,009 00	4,199 00
Gold coin.....	9,105 00	9,035 00	11,050 00	11,005 00	11,065 00
Silver coin.....	2,842 35	3,008 50	1,321 65	482 35	582 80
Nickels and cents.....	158 33	201 33	151 28	127 14	138 64
Checks and cash items.....	214 27	680 28		254 37	3,014 14
Totals.....	\$312,145 01	\$310,343 45	\$333,510 82	\$315,990 07	\$314,731 34
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,661 50	11,100 82	12,273 07	11,603 01	11,714 44
Dividends unpaid.....		200 00	150 00	50 00	50 00
Commercial deposits subject to check.....	67,659 93	62,832 84	78,244 76	65,184 96	68,097 48
Commercial certificates of deposit..	161,169 35	157,013 97	145,258 03	101,131 26	76,881 74
Due to banks and bankers.....					
Certified checks.....		53 75			
Cashier's checks outstanding.....					
Savings deposits.....	13,654 23	19,142 07	23,736 31	27,206 44	27,688 55
Savings certificates of deposit.....			13,848 65	50,814 40	70,299 13
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$312,145 01	\$310,343 45	\$333,510 82	\$315,990 07	\$314,731 34

No. 329.

THE WOLVERINE STATE SAVINGS BANK, WOLVERINE.

Organized October 10, 1905.

EARL B. BOLTON, *President*; BURGESS S. HULIN, *Vice President*; JOHN E. WIGGINS, *Cashier*.

DIRECTORS.—Earl B. Bolton, S. W. Buck, F. A. Kramer, J. Walter Levie, B. S. Hulin, J. E. Wiggins, Jay H. Buell.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$54,494 23	\$52,047 64	\$52,840 95	\$50,772 54	\$47,849 73
Bonds, mortgages and securities..	25,060 71	25,997 21	26,925 54	26,960 12	28,980 12
Premiums paid on bonds.....					
Overdrafts.....	43	154 06	400 22	234 78	51 78
Banking house.....	3,400 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Expenses, interest and taxes paid..					58 71
Other real estate.....	2,200 00	1,000 00	1,000 00	1,000 00	1,000 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	756 81	979 50	333 58	476 78	642 15
United States bonds.....					
Due from banks in reserve cities..	216 35	8,072 27	2,520 85	5,450 07	3,050 26
Exchanges for clearing house.....					
U. S. and National bank currency..	4,231 00	2,617 00	2,387 00	3,540 00	4,173 00
Gold coin.....	85 00	165 00	235 00	275 00	375 00
Silver coin.....	881 40	1,468 05	1,189 15	635 95	430 45
Nickels and cents.....	192 95	230 88	238 30	142 72	122 01
Checks and cash items.....	1,284 63	547 00	436 68	878 01	764 00
Totals.....	\$94,803 51	\$98,778 61	\$94,007 27	\$95,855 97	\$92,997 21
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	400 00	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	995 40	348 62	512 89	430 24	
Dividends unpaid.....					
Commercial deposits subject to check.....	16,390 12	25,418 36	22,625 77	19,443 67	19,415 49
Commercial certificates of deposit..	398 19				
Due to banks and bankers.....	1,382 41				
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	19,413 71	18,642 55	17,990 90	18,064 55	15,005 99
Savings certificates of deposit....	29,823 68	30,369 08	26,877 71	25,917 51	26,575 73
State monies on deposit.....			5,000 00	5,000 00	5,000 00
Notes and bills rediscounted.....					
Bills payable.....	6,000 00	3,000 00		6,000 00	6,000 00
Totals.....	\$94,803 51	\$98,778 61	\$94,007 27	\$95,855 97	\$92,997 21

No. 166.

THE FIRST COMMERCIAL AND SAVINGS BANK, WYANDOTTE.

Organized September 25, 1893.

GEO. H. RUSSEL, *President*; S. T. HENDRICKS, *Vice President*; C. F. BAUCOCK, *Cashier*.

DIRECTORS.—Geo. H. Russel, G. A. Raupp, S. T. Hendricks, C. F. Babcock, Fred Ginzel, F. A. Schulte, Henry Roehrig.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$95,808 55	\$92,641 73	\$101,784 90	\$114,561 33	\$106,539 84
Bonds, mortgages and securities...	140,720 78	140,656 82	146,075 57	146,683 35	148,795 98
Premiums paid on bonds.....					
Overdrafts.....	253 54	193 26	448 39	370 72	556 26
Banking house.....	17,000 00	17,000 00	17,000 00	17,000 00	17,000 00
Furniture and fixtures.....	3,400 00	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate.....	8,138 12	8,138 12	8,138 12	8,138 12	8,138 12
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	14,683 39	19,202 53	20,500 96	24,660 12	18,057 81
Exchanges for clearing house.....	1,163 27	1,073 92	700 22	696 96	934 37
U. S. and National bank currency..	9,854 00	7,954 00	14,320 00	4,358 00	13,167 00
Gold coin.....	5,605 00	5,920 00	7,455 00	8,310 00	5,780 00
Silver coin.....	464 00	793 00	812 00	761 00	2,068 00
Nickels and cents.....	210 48	253 52	258 50	268 20	300 02
Checks and cash items.....					
Totals.....	\$297,301 13	\$297,226 90	\$320,893 66	\$329,207 80	\$324,736 90
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	9,500 00	9,750 00	9,750 00	9,750 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,357 65	341 28	2,464 96	1,835 92	1,249 30
Dividends unpaid.....		10 00			
Commercial deposits subject to check.....	47,703 02	44,636 01	54,028 08	59,688 82	56,559 13
Commercial certificates of deposit..	1,063 80	648 58	2,064 19	4,062 09	1,931 73
Due to banks and bankers.....					
Certified checks.....	51 98		558 45		50 00
Cashier's checks outstanding.....					
Savings deposits.....	186,624 68	191,811 03	202,027 98	203,870 97	204,946 74
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$297,301 13	\$297,226 90	\$320,893 66	\$329,207 80	\$324,736 90

No. 64.

THE WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

Corporate existence extended November 11, 1901.

JOHN S. VAN ALSTYNE, *President*; GEORGE HENDRIE, *Vice President*; FRED E. VAN ALSTYNE, *Cashier*.

DIRECTORS.—John S. Van Alstyne, Sidney T. Miller, George Hendrie, John C. Cahalan, Alex. H. Sibley, George T. Hendrie, Frederick Zabriskie.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$211,177 53	\$205,084 75	\$168,706 13	\$182,718 79	\$182,933 50
Bonds, mortgages and securities..	484,117 84	477,105 97	476,720 84	477,968 84	490,479 09
Premiums paid on bonds.....					
Overdrafts.....	61 71	126 10	80 25	499 41	24 14
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	1,750 23	1,750 23	1,750 23	1,750 23	1,750 23
Other real estate.....	7,625 00	7,657 00	7,657 00	7,657 00	7,657 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	219 85	523 01	178 56	622 57	359 90
United States bonds.....					
Due from banks in reserve cities..	145,569 98	169,460 29	166,620 65	138,558 47	183,397 91
Exchanges for clearing house.....	174 58	123 70	737 12		189 23
U. S. and National bank currency..	22,639 00	28,082 00	26,057 00	36,688 00	29,233 00
Gold coin.....	21,802 50	24,110 00	23,020 00	22,330 00	23,205 00
Silver coin.....	900 60	938 75	667 75	1,140 00	993 50
Nickels and cents.....	389 24	321 20	271 53	206 83	199 99
Checks and cash items.....	10 39	11 48	34 43	573 58	
Totals.....	\$921,438 45	\$940,294 48	\$897,501 49	\$895,713 72	\$945,405 49
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	39,423 86	36,794 94	40,537 28	45,370 67	40,859 29
Dividends unpaid.....					
Commercial deposits subject to check.....	145,661 58	168,388 66	116,408 71	108,713 60	135,478 99
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	658,808 16	657,674 14	662,618 92	664,528 71	691,896 47
Savings certificates of deposit.....	2,544 85	2,436 74	2,936 58	2,100 74	2,190 74
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$921,438 45	\$940,294 48	\$897,501 49	\$895,713 72	\$945,405 49

No. 227.

YALE STATE BANK, YALE.

Organized January 4, 1901.

JAMES LIVINGSTON, *President*; JAMES MCCOLL, *Vice President*; WM. H. LEARMONT, *Cashier*;
 GUY E. BEARD, *Assistant Cashier*.

DIRECTORS.—James Livingston, James McColl, Charles Rounds, John P. Livingston, Alexander Pollock,
 Wm. H. Learmont.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$132,985 65	\$143,755 99	\$147,808 92	\$148,104 51	\$153,181 31
Bonds, mortgages and securities..	58,676 12	61,408 26	63,720 12	62,218 42	60,501 47
Premiums paid on bonds.....					
Overdrafts.....	282 70	237 47	354 89	460 11	721 82
Banking house.....			3,726 00	3,726 00	3,726 00
Furniture and fixtures.....	1,100 00	1,100 00	1,100 00	1,100 00	1,100 00
Other real estate.....	3,816 00	3,816 00	90 00	90 00	90 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	31,643 44	21,463 68	16,582 34	25,009 29	32,724 22
Exchanges for clearing house.....					
U. S. and National bank currency..	14,427 00	12,233 00	11,476 00	13,524 00	9,310 00
Gold coin.....	4,090 00	4,717 50	4,740 00	4,530 00	4,500 00
Silver coin.....	152 75	483 00	473 30	238 45	290 50
Nickels and cents.....	55 74	90 41	109 92	176 29	285 55
Checks and cash items.....	1,659 95	106 31	31 22	609 52	434 13
Totals.....	\$248,889 35	\$249,411 62	\$250,212 71	\$259,786 59	\$266,955 00
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,878 97	8,101 51	9,930 95	9,479 02	8,612 23
Dividends unpaid.....		375 00			325 00
Commercial deposits subject to check.....	26,878 30	34,289 52	34,361 62	38,473 76	43,489 77
Commercial certificates of deposit..	96,993 00	90,299 66	95,231 87	101,009 93	105,063 47
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	63,255 19	63,908 57	61,372 01	61,695 10	61,474 17
Savings certificates of deposit.....	15,883 89	16,347 36	13,316 26	13,128 78	11,990 36
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$248,889 35	\$249,411 62	\$250,212 71	\$259,786 59	\$266,955 00

STATE BANKING DEPARTMENT.

No. 86.

YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

EDGAR REXFORD, *President*; A. C. STELLWAGEN, *Vice President*; CHAS. M. HEMPHILL, *Cashier*;
A. AMENT, *Assistant Cashier*.

DIRECTORS.—Edgar Rexford, A. Beyer, R. W. Hemphill, A. C. Stellwagen, D. C. Griffen,
John P. Kirk, M. M. Read.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$244,506 20	\$223,967 73	\$243,755 26	\$248,218 82	\$247,104 06
Bonds, mortgages and securities..	235,649 43	249,787 14	266,126 16	270,203 85	276,087 46
Premiums paid on bonds.....					
Overdrafts.....	471 08	221 65	711 77	51 84	406 74
Banking house.....	27,000 00	27,000 00	27,000 00	27,000 00	27,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	26,611 10	27,508 90	28,288 24	28,288 24	25,557 17
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	1,516 90	258 35	146 60	2,512 66	462 50
United States bonds.....					
Due from banks in reserve cities..	57,884 81	76,652 00	59,374 41	70,724 47	64,090 30
Exchanges for clearing house.....	214 21	534 64	400 79	151 44	584 26
U. S. and National bank currency..	8,639 00	12,552 00	15,000 00	15,560 00	8,266 00
Gold coin.....	14,915 00	13,005 00	14,525 00	12,715 00	17,837 50
Silver coin.....	1,909 80	1,758 75	2,237 75	1,605 50	1,284 35
Nickels and cents.....	1,069 60	913 88	730 56	637 70	658 60
Checks and cash items.....	472 23	2,229 06	1,162 56	279 10	2,885 51
Totals.....	\$623,859 36	\$639,359 70	\$662,459 10	\$680,948 12	\$675,204 45
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	557 69	11,669 87	13,501 53	3,460 83	2,741 53
Dividends unpaid.....					
Commercial deposits subject to check.....	76,184 95	87,605 75	76,382 83	87,467 03	86,878 17
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	104,669 05	108,908 70	115,925 59	129,390 86	130,182 74
Savings certificates of deposit.....	362,447 67	371,175 38	396,649 15	400,629 40	395,402 01
Notes and bills rediscounted.....					
Bills payable.....	20,000 00				
Totals.....	\$623,859 36	\$639,359 70	\$662,459 10	\$680,948 12	\$675,204 45

No. 307.

THE STATE COMMERCIAL & SAVINGS BANK OF ZEELAND, ZEELAND.

Organized February 13, 1905.

WILLIAM WICHERS, *President*; JOY HECK, *Vice President*; BENJAMIN NEERKEN, *Cashier*.

DIRECTORS.—William Wickers, William G. Heasley, Joy Heck, Benjamin Neerken, Dan Van Sytzama, John Smallegan, Benjamin C. Van Loo.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$95,994 20	\$93,865 43	\$91,649 53	\$96,417 15	\$95,489 98
Bonds, mortgages and securities..	75,207 57	77,357 57	76,775 00	76,775 00	77,700 00
Premiums paid on bonds.....					
Overdrafts.....	585 53	10 25			10
Banking house.....	10,625 00	10,625 00	10,625 00	10,625 00	10,625 00
Furniture and fixtures.....	5,050 00	5,050 00	5,050 00	5,050 00	5,050 00
Other real estate.....					
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	94 14	209 62	94 16	125 33	
United States bonds.....					
Due from banks in reserve cities..	13,150 80	16,556 21	13,871 87	19,129 54	16,940 77
Exchanges for clearing house.....					1,250 00
U. S. and National bank currency..	7,665 00	10,056 00	10,155 00	7,135 00	9,231 00
Gold coin.....	5,065 00	4,660 00	3,065 00	3,615 00	4,005 00
Silver coin.....	467 00	774 70	432 05	603 45	390 30
Nickels and cents.....	87 37	59 47	82 98	158 11	121 20
Checks and cash items.....	605 44	818 04	188 00	309 91	154 05
Totals.....	\$214,597 05	\$220,042 29	\$211,968 59	\$219,943 49	\$220,957 40
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....		500 00	500 00	500 00	500 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,948 46	1,733 42	2,076 78	2,041 96	2,020 93
Dividends unpaid.....		5 00			
Commercial deposits subject to check.....	22,562 42	26,263 26	23,321 44	31,598 76	25,042 82
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	64,752 92	69,074 38	60,069 62	66,099 59	67,569 99
Savings certificates of deposit.....	84,263 71	82,710 53	80,020 75	79,241 20	88,823 66
Notes and bills rediscounted.....	4,039 54	4,755 70	11,000 00	5,461 98	2,000 00
Bills payable.....					
Totals.....	\$214,597 05	\$220,042 29	\$211,968 59	\$219,943 49	\$220,957 40

STATE BANKING DEPARTMENT.

No. 226.

ZEELAND STATE BANK, ZEELAND.

Organized December 14, 1900.

J. DEN HERDER, *President*; FRANK BOONSTRA, *Vice President*; C. J. DEN HERDER, *Cashier*;
A. LA HUIS, H. DE KRUIF, *Auditors*.

DIRECTORS.—J. Den Herder, Albert La Huis, Henry DeKruif, F. Boonstra, C. J. Den Herder,
T. G. Huizinga, J. Veneklasen.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$257,088 33	\$247,663 85	\$248,804 58	\$247,614 49	\$260,086 27
Bonds, mortgages and securities..	354,183 00	359,116 72	362,997 72	362,952 72	365,665 94
Premiums paid on bonds.....					
Overdrafts.....	988 82	641 96	141 67	2,415 96	679 39
Banking house.....	8,500 00	15,000 00	16,800 00	16,800 00	17,000 00
Furniture and fixtures.....	2,000 00	2,000 00	3,080 00	3,080 00	7,800 00
Other real estate.....	6,500 00	5,950 00	5,950 00	5,950 00	5,950 00
Due from other banks and bankers (not reserve cities).....					
Items in transit.....	891 39	979 25			150 00
United States bonds.....					
Due from banks in reserve cities..	69,065 52	99,889 10	69,307 02	114,857 51	100,582 18
Exchanges for clearing house.....					
U. S. and National bank currency..	13,754 00	23,335 00	17,844 00	16,981 00	21,529 00
Gold coin.....	23,705 00	22,682 50	22,660 00	19,770 00	21,725 00
Silver coin.....	1,052 00	939 85	468 59	1,026 60	1,012 40
Nickels and cents.....	202 45	291 25	205 35	163 49	150 73
Checks and cash items.....	49 96	50 64	608 61	361 28	59 02
Totals.....	\$737,980 47	\$778,540 12	\$748,867 54	\$791,973 05	\$802,389 93
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	8,191 00	8,456 30	12,268 78	12,774 01	8,502 08
Dividends unpaid.....					35 00
Commercial deposits subject to check.....	42,907 52	63,093 47	57,334 07	67,658 10	51,251 44
Commercial certificates of deposit..	2,015 25	31,104 20	20,515 51	18,962 31	16,310 66
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	109,740 89	117,029 94	121,720 66	135,957 12	147,060 37
Savings certificates of deposit.....	530,125 81	513,856 21	492,028 52	511,621 51	534,230 38
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$737,980 47	\$778,540 12	\$748,867 54	\$791,973 05	\$802,389 93

REPORTS
OF THE
NATIONAL BANKS OF MICHIGAN

**AS FURNISHED THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT**

NOVEMBER 27, 1908, FEBRUARY 5, APRIL 28, JUNE 23 AND SEPTEMBER 1, 1909.

No. 9421.

NATIONAL BANK OF COMMERCE, ADRIAN.

DAVID L. TREAT, *President*; THEODORE M. JOSLIN, *Vice President*; ROLLAND C. ROTHFUSS, *Cashier*.

DIRECTORS.—Willis Chatfield, Smith C. Fairbanks, James W. Helme, W. C. Jipson, Theodore M. Joslin, Charles L. Robertson, Rolland C. Rothfuss, Samuel O. Rothfuss, William H. Shierron, David L. Treat.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....				\$11,658 64	\$78,512 44
Overdrafts, secured and unsecured					
U. S. bonds to secure circulation....				50,000 00	70,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....				25,000 00	25,000 00
Premiums on U. S. bonds.....				1,163 19	1,232 08
Stocks, securities, etc.....				42,840 08	13,787 48
Banking house, furniture and fix- tures.....				21,118 47	22,780 91
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....				6,072 86	31,371 73
Due from State banks and bankers				12,846 99	11,627 61
Due from approved reserve agents				6,616 17	9,598 36
Checks and other cash items.....				291 50	1,945 73
Exchanges for clearing house.....					
Notes of other National banks.....				1,500 00	2,500 00
Fractional paper currency, nickels and cents.....				214 49	80 87
Specie.....				5,553 40	1,269 85
Legal tender notes.....				8,530 00	10,717 00
Redemption fund with U. S. treas- urer (5% of circulation).....					3,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....				\$193,410 59	\$283,924 26
Liabilities.					
Capital stock paid in.....				\$50,000 00	\$70,000 00
Surplus fund.....				900 00	2,140 00
Undivided profits less expenses and taxes paid.....				279 96	606 91
National bank notes outstanding.....					70,000 00
Due to other National banks.....				32,431 24	23,762 59
Due to State banks and bankers.....				53,686 97	38,606 10
Dividends unpaid.....					
Individual deposits subject to check.....				47,401 79	71,692 66
Demand certificates of deposit.....				4,300 00	3,666 00
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....				10 63	
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....				4,400 00	3,450 00
Totals.....				\$193,410 59	\$283,924 26

No. 7552.

THE ALBION NATIONAL BANK, ALBION.

W. O'DONOUGHUE, *President*; M. D. WEEKS, *Vice President*; H. M. DEARING, *Cashier*;
 GEORGE V. DEARING, *Assistant Cashier*.

DIRECTORS.—W. O'Donoghue, M. D. Weeks, H. M. Dearing, A. J. Howell, James C. Eslow,
 Geo. P. Griffin, J. C. Shepard.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$313,620 40	\$314,601 66	\$301,537 75	\$295,511 '38	\$292,363 10
Overdrafts, secured and unsecured	6,858 78	3,414 97	5,348 14	3,549 61	2,748 56
U. S. bonds to secure circulation..	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	701 26	701 36	701 36	701 36	701 36
Stocks, securities, etc.....					
Banking house, furniture and fix- tures.....	7,450 00	7,450 00	7,450 00	7,450 00	7,450 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	396 00		396 00		233 80
Due from State banks and bankers					
Due from approved reserve agents	11,525 26	24,701 01	17,289 10	24,762 15	6,382 03
Checks and other cash items.....	67 76	360 07	754 10	92 70	40 85
Exchanges for clearing house.....	387 16	276 89	798 47	409 96	323 63
Notes of other National banks.....	1,001 00	700 00	556 00	981 00	587 00
Fractional paper currency, nickels and cents.....	118 84	174 33	114 42	294 26	163 76
Specie.....	23,379 15	17,228 15	16,775 85	12,918 70	16,892 20
Legal tender notes.....	1,700 00	1,000 00	10,200 00	5,591 00	3,000 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$383,205 61	\$391,608 44	\$382,921 19	\$373,262 12	\$351,886 29
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	1,537 43	1,186 14	2,809 88	2,680 72	1,178 45
National bank notes outstanding..	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....					
Individual deposits subject to check.....	275,014 53	275,037 29	271,650 88	259,231 71	218,925 59
Demand certificates of deposit....	31,653 65	35,385 01	28,460 45	26,349 69	31,782 25
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....				5,000 00	20,000 00
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$388,205 61	\$391,608 44	\$382,921 19	\$373,262 12	\$351,886 29

No. 1829.

FIRST NATIONAL BANK, ALLEGAN.

F. I. CHICHESTER, *President*; O. H. GURLEY, *Vice President*; FRANK ANDREWS, *Cashier*;
A. W. SHERWOOD, *Assistant Cashier*.

DIRECTORS.—E. E. Chichester, Leon Chichester, F. I. Chichester, O. H. Gurley, A. L. Robinson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$629,629 91	\$644,814 09	\$666,990 95	\$687,314 27	\$655,116 38
Overdrafts, secured and unsecured.....	4,839 45	5,772 56	6,538 35	2,538 97	1,937 62
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	10,000 00	10,000 00	10,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	28,298 92	27,553 22	18,981 93	23,735 37	23,735 37
Banking house, furniture and fixtures.....	24,003 48	24,036 48	24,036 48	24,320 58	24,320 58
Other real estate, and mortgages owned.....	10,248 14	10,248 14	7,289 30	7,289 30	7,289 30
Due from National banks (not reserve agents).....	4,856 62	1,526 60	2,344 76	838 25	5,027 70
Due from State banks and bankers.....	8,777 05	3,858 75	4,901 13	4,652 62	
Items in transit.....					2,691 18
Due from approved reserve agents.....	69,200 78	81,357 78	57,669 69	48,556 74	61,392 68
Checks and other cash items.....	1,467 39	785 50	1,551 64	1,098 34	157 59
Exchanges for clearing house.....					1,214 92
Notes of other National banks.....					
Fractional paper currency, nickels and cents.....	306 88	255 35	283 63	364 11	442 44
Specie.....	37,617 95	38,141 60	40,447 55	44,808 20	26,382 90
Legal tender notes.....	5,000 00		2,500 00	1,500 00	22,170 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	500 00	2,500 00	1,500 00	500 00	500 00
Totals.....	\$927,246 57	\$943,350 07	\$897,535 41	\$910,636 75	\$894,878 66
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	16,987 89	11,692 64	16,550 84	9,988 26	12,691 11
National bank notes outstanding.....	50,000 00	49,300 00	49,300 00	50,000 00	49,400 00
Due to other National banks.....					
Due to State banks and bankers.....	1,309 08		1,227 62	474 41	597 43
Dividends unpaid.....	294 00	455 00	427 00	1,988 00	378 00
Individual deposits subject to check.....	328,263 20	353,085 95	327,417 90	339,365 88	337,440 05
Demand certificates of deposit.....	393,023 70	401,587 65	405,156 05	404,660 95	410,470 31
Time certificates of deposit.....					
Certified checks.....	115 00			608 23	250 00
Cashier's checks outstanding.....	53 70	28 83	258 00	1,051 02	151 76
United States deposits.....	50,000 00	40,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers.....					
Reserve for interest.....	2,200 00	2,200 00	2,200 00	2,500 00	2,500 00
Notes and bills rediscounted.....					
Bills payable.....			25,000 00	30,000 00	20,000 00
Bonds borrowed.....	25,000 00				
Liabilities other than those above stated.....		25,000 00			
Totals.....	\$927,246 57	\$943,350 07	\$897,535 41	\$910,636 75	\$894,878 66

No. 2847.

ALPENA NATIONAL BANK, ALPENA.

WILLIAM H. JOHNSON, *President*; FRED H. ORCUTT, *Vice President*; JOHN C. COMFORT, *Cashier*.

DIRECTORS.—William H. Johnson, John Sinclair, William Krebs, C. H. Osgood, Chas. H. Reynolds, James H. Kerr, C. H. McKim, Fred H. Orcutt, B. R. Young.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$629,578 74	\$649,518 59	\$645,970 23	\$643,540 08	\$637,455 42
Overdrafts, secured and unsecured	1,042 94	613 79	1,765 53	3,709 69	2,619 09
U. S. bonds to secure circulation...	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.	135,482 25	110,864 26	130,815 74	150,701 52	139,547 18
Banking house, furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned.....	11,962 15	12,514 44	12,514 44	12,583 34	12,583 34
Due from National banks (not reserve agents).....	50 09				
Due from State banks and bankers			606 41		
Due from approved reserve agents	81,619 34	104,459 26	59,872 95	58,604 97	61,424 53
Checks and other cash items.....	2,495 84	4,380 97	3,913 68	3,521 96	4,643 19
Exchanges for clearing house.....					
Notes of other National banks.....	4,383 00	2,080 00	2,998 00	3,210 00	3,968 00
Fractional paper currency, nickels and cents.....	510 75	873 29	405 73	67 58	483 56
Specie.....	36,460 00	37,305 00	41,500 00	38,907 50	39,280 00
Legal tender notes.....	16,845 00	18,042 00	25,880 00	20,191 00	17,158 00
Redemption fund with U. S. treasurer (5 % of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$979,930 10	\$1,000,131 60	\$985,742 71	\$994,547 64	\$978,672 31
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	24,185 07	9,856 88	10,256 78	14,709 15	11,152 42
National bank notes outstanding..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to approved reserved agents..	6,103 62				
Due to State banks and bankers..					
Dividends unpaid.....					
Individual deposits subject to check.....	158,949 23	191,954 18	157,680 38	175,338 23	155,945 72
Savings deposits.....	535,335 73	539,838 85	560,006 89	549,135 15	563,964 64
Demand certificates of deposit....	105,356 45	108,481 69	107,798 66	105,365 11	97,709 53
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$979,930 10	\$1,000,131 60	\$985,742 71	\$994,547 64	\$978,672 31

NATIONAL BANKS OF MICHIGAN.

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No. 2714.

FIRST NATIONAL BANK, ANN ARBOR.

E. D. KINNE, *President*; HARRISON SOULE, *Vice President*; S. W. CLARKSON, *Cashier*.

DIRECTORS.—E. D. Kinne, Harrison Soule, Wirt Cornwell, James L. Babcock, Moses Seabolt, S. W. Clarkson, William Wagner, Frederick Schmid, Geo. W. Patterson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$377,532 39	\$368,364 33	\$368,765 37	\$379,017 46	\$372,180 42
Overdrafts, secured and unsecured	3,740 10	6,730 20	5,752 56	3,711 32	25,471 76
U. S. bonds to secure circulation...	25,000 00	25,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	900 00	900 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc.....	74,873 60	78,873 60	81,088 60	90,788 60	91,288 60
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00	19,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....					
Due from State banks and bankers	9,047 45	10,729 86	15,437 54	21,778 55	2,124 31
Due from approved reserve agents	62,214 77	53,670 58	140,041 20	138,558 38	44,834 76
Checks and other cash items.....					
Exchanges for clearing house....	2,137 84	2,576 14	532 67	1,978 24	1,623 80
Notes of other National banks....	13,335 00	6,351 00	20,245 00	8,975 00	4,530 00
Fractional paper currency, nickels and cents.....	365 88	396 37	259 62	192 99	173 90
Specie.....	23,001 55	24,961 00	23,637 40	22,569 00	24,187 60
Legal tender notes.....	24,990 00	24,764 00	24,813 00	24,042 00	22,516 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$634,288 58	\$620,567 08	\$750,122 96	\$761,111 54	\$661,431 15
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	16,157 62	13,400 91	18,209 08	19,920 65	17,152 57
National bank notes outstanding...	25,000 00	25,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....			1,926 74		
Due to State banks and bankers		33 33			150 00
Dividends unpaid.....					
Individual deposits subject to check.....	229,985 45	220,559 58	325,832 14	335,534 02	217,287 26
Demand certificates of deposit....	213,145 51	211,573 26	204,155 00	205,656 87	225,806 32
Time certificates of deposit.....					35 00
Certified checks.....					1,000 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$634,288 58	\$620,567 08	\$750,122 96	\$761,111 54	\$661,431 15

STATE BANKING DEPARTMENT.

No. 7013.

CENTRAL NATIONAL BANK, BATTLE CREEK.

Organized November 21, 1903.

EDWARD C. HINMAN, *President*; FRANK WOLF, CARROLL L. POST, HOWARD B. SHERMAN, *Vice Presidents*;
FRANK G. EVANS, *Cashier*; WM. W. SMITH, E. D. ALBERTSON, *Assistant Cashiers*.

DIRECTORS.—C. W. Post, Edward C. Hinman, L. W. Robinson, Carrol L. Post, H. B. Sherman,
H. P. Stewart, Leopold Werstein, G. L. Gilkey, Frank Wolf, Frank G. Evans.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$1,718,487 07	\$1,737,021 23	\$1,864,029 92	\$1,866,772 78	\$1,837,154 41
Overdrafts, secured and unsecured.....	490 43	233 88	176 46	402 48	181 08
U. S. bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....	30,000 00	30,000 00	30,000 00	30,000 00	1,000 00
U. S. bonds on hand.....		6,000 00	6,000 00	6,000 00	36,000 00
Other bonds to secure U. S. deposits.....	30,000 00	30,000 00	30,000 00	30,000 00	
Premiums on U. S. bonds.....	8,075 00	8,211 67	8,211 67	8,211 67	5,710 00
Stocks, securities, etc.....	111,737 03	164,337 03	208,900 00	223,900 00	315,574 62
Banking house, furniture and fixtures.....	20,467 00	20,724 50	20,724 50	20,724 50	18,974 50
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	15,935 72	13,561 54	15,914 33	17,050 33	15,179 06
Items in transit.....	14,318 29	10,777 98	6,707 94	2,361 82	15,774 58
Due from State banks and bankers.....					
Due from approved reserve agents.....	226,232 57	173,997 52	257,009 52	206,723 61	238,695 18
Checks and other cash items.....	555 11	807 37	1,061 86	1,154 47	1,164 23
Exchanges for clearing house.....					
Notes of other National banks.....	4,550 00	6,000 00	3,400 00	2,300 00	2,670 00
Fractional paper currency, nickels and cents.....	488 76	380 92	334 08	319 30	275 26
Specie.....	107,864 70	107,695 31	112,048 40	110,470 50	116,264 50
Legal tender notes.....	25,000 00	23,500 00	25,000 00	22,000 00	12,700 00
Redemption fund with U. S. treasurer (5% of circulation).....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5% redemption fund.....	3,000 00	1,000 00	2,000 00	3,000 00	4,000 00
Totals.....	\$2,527,081 65	\$2,544,248 91	\$2,801,518 68	\$2,761,391 46	\$2,831,227 42
Liabilities					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	55,000 00
Undivided profits less expenses and taxes paid.....	21,208 98	7,915 67	20,840 50	35,185 62	12,326 04
National bank notes outstanding.....	200,000 00	196,400 00	197,850 00	198,700 00	196,600 00
Due to other National banks.....		3,005 26	18,023 88	8,970 60	14,021 00
Due to State banks and bankers.....					1,500 00
Dividends unpaid.....		36 00			60 00
Individual deposits subject to check.....	1,940,641 53	1,931,611 27	2,203,268 60	2,159,729 67	2,300,364 14
Demand certificates of deposit.....	52,125 56	55,092 97	61,035 70	55,587 44	50,213 08
Time certificates of deposit.....					
Certified checks.....	605 58	277 74	500 00	1,718 13	143 16
Cashier's checks outstanding.....					
United States deposits.....	62,500 00	50,000 00	50,000 00	51,500 00	1,000 00
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$2,527,081 65	\$2,544,248 91	\$2,801,518 68	\$2,761,391 46	\$2,831,227 42

No. 7589.

THE OLD NATIONAL BANK OF BATTLE CREEK, BATTLE CREEK.

EDWIN C. NICHOLS, *President*; CHARLES AUSTIN, WM. J. SMITH, *Vice Presidents*; L. J. KARCHER, *Cashier*; A. D. WEBB, *Assistant Cashier*.

DIRECTORS.—E. C. Nichols, Charles Austin, S. J. Titus, Wm. J. Smith, C. C. Beach, L. J. Karcher, C. E. Kolb, L. B. Anderson, John Heyser, A. B. Williams.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$2,150,962 59	\$2,087,239 75	\$2,010,365 16	\$2,144,280 62	\$2,304,078 19
Overdrafts, secured and unsecured	6,095 79	6,195 77	12,805 31	6,123 20	9,472 63
U. S. bonds to secure circulation..	150,000 00	150,000 00	150,000 00	150,000 00	150,000 00
Other bonds to secure U. S. deposits	112,000 00	56,000 00	56,000 00	12,000 00	1,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	180,725 31	242,091 04	373,681 00	415,681 66	368,088 36
Banking house, furniture and fix- tures.....	5,000 00	5,375 00	5,522 00	5,522 00	5,522 00
Other real estate, and mortgages owned.....	4,621 64	4,709 70	4,709 70	4,806 70	5,559 31
Items in transit.....	39,274 72		51,859 34		51,135 58
Due from National banks (not re- serve agents).....		61,074 77		33,813 70	
Due from State banks and bankers	25,714 14	23,912 19	24,241 50	24,623 96	23,482 41
Due from approved reserve agents	253,004 68	281,916 70	310,716 02	261,111 26	205,725 77
Checks and other cash items.....	2,846 52	2,829 56	6,520 94	6,155 48	3,990 04
Exchanges for clearing house.....					
Notes of other National banks.....	2,510 00	2,210 00	3,750 00	7,755 00	6,500 00
Fractional paper currency, nickels and cents.....	1,102 33	1,380 23	460 54	527 09	449 49
Specie.....	142,635 25	131,892 15	145,516 10	152,093 25	138,452 20
Legal tender notes.....	47,500 00	50,000 00	50,000 00	45,000 00	20,125 00
Redemption fund with U. S. treas- urer (5% of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$3,131,492 97	\$3,114,334 86	\$3,213,647 61	\$3,276,973 92	\$3,301,080 98
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	40,000 00	45,000 00	45,000 00	45,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	30,752 24	4,781 18	5,492 25	28,403 81	17,017 69
National bank notes outstanding..	150,000 00	146,300 00	148,300 00	148,900 00	147,400 00
Due to other National banks.....	5,014 97	6,358 83	2,392 83	259 58	4,030 58
Due to State banks and bankers..	8,701 65	6,049 40	13,884 74	27,097 12	17,542 56
Dividends unpaid.....		50 00			
Individual deposits subject to check.....	2,584,888 36	2,611,034 92	2,725,501 74	2,760,358 36	2,819,199 98
Demand certificates of deposit.....	116,935 75	104,740 53	96,986 05	104,992 88	93,910 96
Time certificates of deposit.....					
Certified checks.....	200 00	40 00	15,640 00	1,962 17	979 21
Cashier's checks outstanding.....			450 00		
United States deposits.....	45,000 00	40,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$3,131,492 97	\$3,114,334 86	\$3,213,647 61	\$3,276,973 92	\$3,301,080 98

STATE BANKING DEPARTMENT.

No. 2853.

FIRST NATIONAL BANK, BAY CITY.

CHAS. A. EDDY, *President*; FREDERICK T. NORRIS, *Vice President*;
FREDERICK P. BROWNE, *Cashier*.

DIRECTORS.—C. A. Eddy, F. P. Browne, H. B. Smith, E. A. Cooley, F. T. Norris, A. E. Bousfield,
W. L. Clements, E. T. Carrington, F. E. Parker, M. L. Davies.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$867,159 78	\$847,672 08	\$830,856 78	\$838,018 56	\$782,327 57
Overdrafts, secured and unsecured	33 62	60 67	50 15	112 72	204 19
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits					
Other bonds to secure U. S. deposits	56,000 00	56,000 00	56,000 00	56,000 00	56,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	283,170 00	279,170 00	310,600 00	324,450 00	341,450 00
Banking house, furniture and fix- tures.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	289 06	5,174 74	9,123 58	4,083 39	1,853 28
Due from State banks and bankers	11,257 66	19,913 02	21,322 74	29,313 09	25,997 95
Due from approved reserve agents	121,768 05	126,808 46	108,084 73	100,456 34	201,720 57
Checks and other cash items.....	506 67	1,178 42	239 38	510 90	1,986 68
Exchanges for clearing house.....	3,009 48	2,031 56	2,439 61	1,774 72	6,023 06
Notes of other National banks.....	11,030 00	3,585 00	7,380 00	865 00	6,490 00
Fractional paper currency, nickels and cents.....	245 94	350 46	235 10	352 50	323 89
Specie.....	33,630 00	28,835 00	30,500 00	37,135 00	30,235 00
Legal tender notes.....	62,339 00	65,129 00	48,400 00	49,624 00	42,949 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5 % redemption fund.....	250 00	2,900 00	700 00		
Totals.....	\$1,675,689 26	\$1,563,808 41	\$1,550,932 07	\$1,567,696 22	\$1,622,561 19
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits less expenses and taxes paid.....	49,517 18	10,696 81	5,429 64	8,174 09	15,112 89
National bank notes outstanding.....	98,600 00	100,000 00	99,400 00	98,350 00	100,000 00
Due to other National banks.....	15,273 55	4,064 18	1,446 68	1,010 95	2,144 80
Due to State banks and bankers.....	47,671 27	43,785 15	36,452 36	20,380 97	23,088 99
Dividends unpaid.....			285 00	12 50	
Individual deposits subject to check.....	602,331 55	527,687 55	541,147 82	580,576 96	615,763 84
Demand certificates of deposit.....					
Time certificates of deposit.....	568,282 31	567,739 03	560,164 53	552,380 31	556,563 07
Certified checks.....	307 60	187 28	266 77	241 77	279 60
Cashier's checks outstanding.....	761 31	581 31	581 31	821 31	1,881 31
United States deposits.....	71,144 49	59,067 10	50,757 96	50,747 36	52,726 69
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....	17,000 00				
Bills payable.....					
Reserved for taxes.....	4,800 00		5,000 00	5,000 00	5,000 00
Liabilities other than those above Stated.....					
Totals.....	\$1,675,689 26	\$1,563,808 41	\$1,550,932 07	\$1,567,696 22	\$1,622,561 19

No. 4953.

THE OLD SECOND NATIONAL BANK, BAY CITY.

JAMES E. DAVIDSON, *President*; EDGAR B. FOSS, *Vice President*; M. M. ANDREWS, *Cashier*;
C. M. BUMP, *Assistant Cashier*.

DIRECTORS.—James E. Davidson, Edgar B. Foss, John L. Stoddard, George B. Jennison,
Martin M. Andrews.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$537,280 44	\$526,513 18	\$492,702 07	\$526,453 27	\$560,963 26
Overdrafts, secured and unsecured	29 69	184 27	70 30	282 32	69 10
U. S. bonds to secure circulation...	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	88,052 77	82,317 50	76,216 25	68,148 75	76,488 16
Banking house, furniture and fix- tures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....				6,184 77	1,346 29
Items in transit.....		5,649 54	4,442 60	5,368 48	
Due from State banks and bankers	21,184 65		171 99	1,017 03	14,366 10
Due from approved reserve agents	54,764 19	56,749 37	157,321 81	214,726 42	121,593 09
Checks and other cash items.....	239 77	274 80	162 29	92 49	351 39
Exchanges for clearing house.....	926 65	2,735 75	3,878 66	3,498 19	4,920 89
Notes of other National banks.....	10,330 00	6,900 00	11,900 00	10,100 00	6,375 00
Fractional paper currency, nickels and cents.....	167 50	296 60	136 73	164 69	229 60
Specie.....	35,354 42	41,156 40	39,815 00	50,210 00	35,072 00
Legal tender notes.....	10,125 00	7,658 00	14,830 00	7,066 00	5,148 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$813,425 08	\$785,325 41	\$858,617 70	\$948,312 41	\$881,922 88
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits less expenses and taxes paid.....	12,171 52	3,856 99	4,489 37	4,778 31	7,983 59
National bank notes outstanding...	50,000 00	49,200 00	50,000 00	49,100 00	49,200 00
Due to other National banks.....	14,157 87	15,208 45	9,953 85	7,142 26	9,395 24
Due to State banks and bankers...	17,991 21	10,236 67	6,210 93	5,059 65	5,645 66
Dividends unpaid.....					
Individual deposits subject to check.....	378,389 51	374,748 61	462,750 47	555,445 59	459,275 25
Demand certificates of deposit....	225,714 97	217,074 69	208,213 08	211,786 60	235,423 14
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$813,425 08	\$785,325 41	\$858,617 70	\$948,312 41	\$881,922 88

No. 3947.

FIRST NATIONAL BANK, BESSEMER.

WILLIAM I. PRINCE, *President*; W. F. TRUETTNER, *Vice President and Cashier*; S. J. WILLIAMS, *Teller*.

DIRECTORS.—William I. Prince, H. O. Young, W. F. Truettner, A. D. Johnson, C. E. Walton.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$436,458 27	\$507,340 77	\$447,776 56	\$430,715 91	\$429,682 80
Overdrafts, secured and unsecured.....	32 30		1 00	45 33	9 30
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	27,175 00	21,000 00	10,500 00	10,500 00	18,500 00
Stocks, securities, etc.....					
Banking house, furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate, and mortgages owned.....	10,634 01	10,768 47	11,097 68	8,097 68	5,372 68
Due from National banks (not reserve agents).....	38,969 83	73,455 62	88,665 47	98,597 45	57,911 88
Due from State banks and bankers.....	1,223 11	896 84	490 74	1,253 60	947 72
Due from approved reserve agents.....	79,086 38	91,363 93	147,870 56	153,575 74	128,096 88
Checks and other cash items.....	4,495 80	659 34	1,210 32	993 85	3,943 52
Exchanges for clearing house.....					
Notes of other National banks.....	3,290 00	5,180 00	6,635 00	18,460 00	2,055 00
Fractional paper currency, nickels and cents.....	664 65	420 30	591 11	449 10	410 19
Specie.....	50,883 30	49,695 10	44,278 80	54,338 20	41,761 05
Legal tender notes.....	6,050 00	5,310 00	6,680 00	22,800 00	6,250 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$677,067 75	\$784,214 37	\$783,922 24	\$817,951 86	\$713,066 02
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	25,000 00	21,000 00
Undivided profits less expenses and taxes paid.....	11,719 02	5,479 03	13,382 54	13,595 16	\$12,558 78
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....		5 00			
Individual deposits subject to check.....	477,595 03	537,280 21	549,970 85	577,674 08	506,345 98
Demand certificates of deposit.....	105,253 70	138,668 53	137,089 09	136,722 69	104,939 02
Time certificates of deposit.....					
Certified checks.....				531 92	
Cashier's checks outstanding.....		281 60	979 76	1,928 01	1,702 24
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$677,067 75	\$784,214 37	\$783,922 24	\$817,951 86	\$713,066 02

NATIONAL BANKS OF MICHIGAN.

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No. 9020.

FIRST NATIONAL BANK, BOYNE CITY.

W. H. WHITE, *President*; W. S. SHAW, CHALMERS CURTIS, *Vice Presidents*; S. C. SMITH, *Cashier*;
W. R. WIGLE, *Assistant Cashier*.

DIRECTORS.—W. H. White, W. H. Matthews, W. S. Shaw, P. F. McIntire, Thos. White,
Chalmers Curtis, S. C. Smith.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$198,185 86	\$210,515 78	\$217,168 26	\$215,987 36	\$210,076 93
Overdrafts, secured and unsecured.....	823 66	767 25	139 11	438 95	643 59
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....		921 09			
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Stocks, securities, etc.....	3,329 25	8,193 08	6,833 27	3,333 27	2,333 27
Banking house, furniture and fixtures.....	30,000 00	30,300 00	30,300 00	30,300 00	30,300 00
Other real estate, and mortgages owned.....	5,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Due from National banks (not reserve agents).....	6,375 01	2,076 10	999 50	6,704 84	1,007 82
Due from State banks and bankers.....			500 38	1,001 25	503 23
Due from approved reserve agents.....	17,892 52	18,136 11	10,494 94	10,713 71	17,821 18
Checks and other cash items.....	240 02	273 25	202 56		413 09
Items in transit.....		105 40	5 92		
Exchanges for clearing house.....	84 38			280 42	
Notes of other National banks.....	1,100 00	190 00	175 00	495 00	80 00
Fractional paper currency, nickels and cents.....	483 46	177 28	494 01	432 66	414 58
Specie.....	12,396 25	9,928 85	11,273 10	8,094 80	
Legal tender notes.....	5,700 00	5,475 00	8,505 00	3,150 00	17,238 10
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$336,110 41	\$344,559 19	\$344,591 05	\$338,432 26	\$338,331 79
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	3,262 63		1,005 58	2,336 44	3,495 73
National bank notes outstanding.....	50,000 00	50,000 00	49,400 00	49,400 00	49,200 00
Due to other National banks.....				1,124 74	
Due to State banks and bankers.....	669 94				1,539 27
Dividends unpaid.....					
Individual deposits subject to check.....	85,253 04	77,353 73	83,387 17	73,651 27	72,407 58
Demand certificates of deposit.....	75,077 15	82,454 90	64,220 69	53,155 08	64,085 86
Savings deposits.....	61,847 65	67,750 56	72,548 39	73,251 98	77,580 93
Certified checks.....			25 50	12 75	22 42
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....		7,000 00	14,003 72	10,500 00	10,000 00
Bills payable.....				15,000 00	
Liabilities other than those above stated.....					
Totals.....	\$336,110 41	\$344,559 19	\$344,591 05	\$338,432 26	\$338,331 79

STATE BANKING DEPARTMENT.

No. 3925.

FIRST NATIONAL BANK, BUCHANAN.

D. S. SCOFFERN, *President*; J. W. BEISTLE, *Vice President*; C. F. PEARS, *Cashier*;
A. F. HOWE, *Assistant Cashier*.

DIRECTORS.—D. S. Scoffern, C. H. Baker, J. W. Beistle, C. F. Pears, Charles Bishop.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$131,228 20	\$115,370 77	\$148,723 34	\$152,958 26	\$153,034 07
Overdrafts, secured and unsecured	4,241 78	6,683 04	3,255 15	3,126 83	2,808 81
U. S. bonds to secure circulation..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	694 09	694 09	469 09	469 09	469 09
Stocks, securities, etc.....	22,021 49	21,490 73	36,430 73	33,430 73	38,418 03
Banking house, furniture and fixtures.....	5,250 00	5,250 00	5,250 00	5,250 00	5,250 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	12,166 11	13,761 25	6,630 25	16,885 34	6,673 71
Due from State banks and bankers	8,208 49	12,640 11	16,243 90	4,908 10	24,300 75
Due from approved reserve agents	46,838 98	58,369 17	22,032 57	41,460 03	35,324 54
Checks and other cash items.....	1,874 13	4,132 98	2,970 04	3,315 83	4,235 47
Exchanges for clearing house.....					
Notes of other National banks.....	180 00	2,000 00	1,450 00	4,000 00	2,000 00
Fractional paper currency, nickels and cents.....	337 96	102 64	324 78	7 99	31 30
Specie.....	21,019 10	19,808 75	20,561 30	16,889 40	11,528 10
Legal tender notes.....	4,724 00	5,900 00	3,000 00	3,000 00	2,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$285,084 33	\$292,453 53	\$293,591 15	\$311,951 70	\$312,323 87
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	9,138 69	8,927 05	9,844 84	10,179 01	8,492 62
National bank notes outstanding..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....			24 40		
Due to State banks and bankers.....					
Dividends unpaid.....	662 00	1,091 00	310 00	310 00	630 00
Individual deposits subject to check.....	65,474 02	72,383 28	55,175 88	74,085 74	73,586 04
Demand certificates of deposit....	149,603 33	149,894 96	166,491 49	166,541 78	167,201 61
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....	206 29	157 24	1,744 54	835 17	2,413 60
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$285,084 33	\$292,453 53	\$293,591 15	\$311,951 70	\$312,323 87

No. 9497.

THE FIRST NATIONAL BANK, BURR OAK.

A. C. HIMEBAUGH, *President*; B. F. BORDNER, *Vice President*; G. D. BORDNER, *Cashier*;
R. C. HIMEBAUGH, *Assistant Cashier*.DIRECTORS.—A. C. Himebaugh, C. A. Boyer, Charles Stroud, John Frohrich, B. F. Lancaster,
B. F. Bordner, Geo. S. Sheffield.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....					\$15,700 29
Overdrafts, secured and unsecured.....					
U. S. bonds to secure circulation.....					9,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					123 75
Stocks, securities, etc.....					
Banking house, furniture and fixtures.....					10,048 76
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....					
Due from State banks and bankers.....					8,932 97
Due from approved reserve agents.....					
Checks and other cash items.....					
Exchanges for clearing house.....					
Notes of other National banks.....					
Fractional paper currency, nickels and cents.....					5,302 20
Cash.....					
Legal tender notes.....					
Redemption fund with U. S. treasurer (5 % of circulation).....					
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....					\$49,107 97
Liabilities.					
Capital stock paid in.....					\$22,300 00
Surplus fund.....					7,000 00
Undivided profits less expenses and taxes paid.....					359 17
National bank notes outstanding.....					
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....					19,448 80
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....					\$49,107 97

No. 3457.

FIRST NATIONAL BANK OF CALUMET, CALUMET.

JOHN D. CUDDIHY, *President*; JOSEPH HERMANN, *Vice President*; JOSEPH W. SELDEN, *Cashier*;
ED. F. CUDDIHY, *Assistant Cashier*.

DIRECTORS.—Joseph Hermann, John D. Cuddihy, Thomas M. Lyon, Edward Ulseth, Norman W. Halre, Thomas H. Collins, Thomas Hoatson, Joseph W. Selden, Edward Ryan.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$2,125,288 33	\$2,216,716 62	\$2,147,622 58	\$2,146,729 65	\$2,223,640 16
Overdrafts, secured and unsecured.....	302 48	72 55	267 84	489 69	391 80
U. S. bonds to secure circulation.....	100,000 00	100,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00				
Other bonds to secure U. S. deposits.....		50,000 00	10,000 00	10,000 00	10,000 00
U. S. bonds on hand.....	2,300 00	2,300 00	2,300 00	2,300 00	2,300 00
Premiums on U. S. bonds.....	6,193 50	6,193 50	3,793 50	3,500 00	3,500 00
Stocks, securities, etc.....	277,585 00	277,585 00	319,985 00	319,975 00	309,365 00
Banking house, furniture and fixtures.....	50,453 07	50,453 07	50,846 82	50,000 00	50,373 80
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	20,125 79	14,096 24	9,731 79	34,988 90	13,537 54
Due from State banks and bankers.....	12,924 31	21,380 31	16,751 38	21,621 43	22,549 69
Due from approved reserve agents.....	269,582 24	324,362 68	390,768 67	438,866 26	328,083 53
Checks and other cash items.....	1,000 00	6,562 02	1,520 00	3,812 50	6,000 00
Exchanges for clearing house.....	6,991 55		3,814 26	2,849 68	5,112 75
Notes of other National banks.....	29,935 00	67,900 00	94,000 00	60,450 00	28,400 00
Fractional paper currency, nickels and cents.....	1,196 57	1,070 83	802 28	191 21	966 11
Specie.....	217,394 20	271,656 15	248,139 05	169,607 35	235,046 35
Legal tender notes.....	160,000 00	152,000 00	100,000 00	145,500 00	100,000 00
Redemption fund with U. S. treasurer (5 % of circulation).....	5,000 00	5,000 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$3,336,272 04	\$3,567,278 97	\$3,610,343 17	\$3,620,881 67	\$3,569,266 73
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00	250,000 00
Undivided profits less expenses and taxes paid.....	49,627 88	50,951 67	51,372 83	62,136 23	7,610 85
National bank notes outstanding.....	99,500 00	99,500 00	169,050 00	198,850 00	193,850 00
Due to other National banks.....		6,268 55	4,136 07	4,086 54	9,554 55
Due to State banks and bankers.....	475 80				
Dividends unpaid.....					
Individual deposits subject to check.....	2,706,882 56	2,780,150 97	2,706,448 22	2,663,373 35	2,598,579 54
Demand certificates of deposit.....	33,285 80	182,872 78	268,836 05	282,434 05	308,657 19
Time certificates of deposit.....					
Certified checks.....	1,500 00	7,535 00	500 00	1 50	14 60
Cashier's checks outstanding.....					
United States deposits.....	45,000 00	40,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$3,336,272 04	\$3,567,278 97	\$3,610,343 17	\$3,620,881 67	\$3,569,266 73

No. 1812.

FIRST NATIONAL BANK, CASSOPOLIS.

M. L. HOWELL, *President*; A. M. KINGSBURY, *Vice President*; CHAS. A. RITTER, *Cashier*;
D. L. KINGSBURY, *Assistant Cashier*.

DIRECTORS.—M. L. Howell, Chas. A. Ritter, A. M. Kingsbury, C. H. Funk, Harsen D. Smith,
W. G. Bonine, L. B. Des Voignes.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$216,806 82	\$209,911 43	\$213,322 84	\$229,427 20	\$225,987 23
Overdrafts, secured and unsecured	2,000 93	270 00	85 66	855 28	302 46
U. S. bonds to secure circulation...	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	98,450 00	98,450 00	98,450 00	103,010 00	97,510 00
Banking house, furniture and fix- tures.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....			505 00		
Due from State banks and bankers	3,696 77	3,315 11	3,398 47	1,702 92	3,433 53
Due from approved reserve agents	26,278 27	45,531 95	25,175 91	18,469 95	42,330 85
Checks and other cash items.....	254 35	948 09	140 64	314 16	102 50
Exchanges for clearing house.....					
Notes of other National banks.....	1,555 00	1,330 00	1,025 00	110 00	1,325 00
Fractional paper currency, nickels and cents.....	377 25	308 37	145 43	292 38	364 69
Specie.....	22,704 00	19,534 00	18,962 00	18,968 00	21,473 00
Legal tender notes.....			2,000 00	2,000 00	2,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$397,613 39	\$405,098 95	\$388,710 95	\$400,649 89	\$420,329 26
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid.....	11,736 78	8,758 75	10,838 87	12,661 52	9,481 53
National bank notes outstanding...	20,000 00	19,500 00	20,000 00	20,000 00	20,000 00
Due to other National banks.....					
Due to State banks and bankers...	499 60	2,695 48		732 46	430 80
Dividends unpaid.....		500 00			
Individual deposits subject to check.....	116,648 53	124,210 34	109,103 97	100,571 75	109,063 98
Demand certificates of deposit....	155,954 59	158,589 29	158,199 19	176,463 28	188,084 31
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....	2,773 89	845 09	568 92	220 90	3,268 64
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$397,613 39	\$405,098 95	\$388,710 95	\$400,649 89	\$420,329 26

STATE BANKING DEPARTMENT.

No. 1758.

FIRST NATIONAL BANK, CHARLOTTE.

J. M. C. SMITH, *President*; F. S. BELCHER, *Vice President*; FRED H. POLLARD, *Cashier*;
F. A. LESUER, *Assistant Cashier*.

DIRECTORS.—J. M. C. Smith, F. S. Belcher, F. H. Pollard, Geo. N. Berry, W. Z. Mitchell, C. S. Brown,
C. E. Scott, Geo. L. Bennett.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$351,629 06	\$356,992 12	\$363,560 60	\$287,751 36	\$255,831 45
Overdrafts, secured and unsecured	1,143 56	605 43	915 31	408 26	442 89
U. S. bonds to secure circulation...	75,000 00	75,000 00	75,000 00	75,000 00	75,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	76,750 00	81,708 75	112,220 05	156,433 65	175,582 34
Banking house, furniture and fix- tures.....	25,000 00	25,000 00	25,000 00	25,000 00	15,000 00
Other real estate, and mortgages owned.....				11,250 00	10,450 00
Due from National banks (not re- serve agents).....	13,462 32	23,399 11	14,711 36	12,791 66	3,356 54
Due from State banks and bankers	537 72	135 00	256 62	38 56	43 68
Due from approved reserve agents	69,344 71	62,957 59	64,638 48	47,857 49	46,911 37
Checks and other cash items.....	229 70	62 87	27 20	21 75	276 13
Exchanges for clearing house.....					
Notes of other National banks...	980 00	405 00	1,110 00	960 00	930 00
Fractional paper currency, nickels and cents.....	341 08	404 23	359 05	363 35	653 84
Specie.....	17,408 00	19,522 50	28,693 00	23,915 00	24,042 50
Legal tender notes.....	9,600 00	11,083 00	6,912 00	3,515 00	8,100 00
Redemption fund with U. S. treas- urer (5% of circulation).....	3,750 00	3,750 00	3,750 00	3,750 00	3,750 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$645,176 15	\$661,026 20	\$697,153 67	\$649,056 08	\$630,370 74
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	1,700 76	3,154 91	2,233 82	3,901 07	4,386 25
National bank notes outstanding...	74,530 00	74,300 00	75,000 00	75,000 00	73,900 00
Due to other National banks.....					
Due to State banks and bankers...	9,214 78	7,414 31	8,601 26	3,302 50	4,990 73
Dividends unpaid.....	10 00		1,755 00	155 00	155 00
Individual deposits subject to check.....	236,424 40	259,670 23	131,501 57	240,756 62	221,538 10
Demand certificates of deposit....	223,326 21	216,486 75	237,268 13	225,940 89	225,410 66
Time certificates of deposit.....			135,793 89		
Certified checks.....					
Cashier's checks outstanding.....					
State deposits.....			5,000 00		
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$645,176 15	\$661,026 20	\$697,153 67	\$649,056 08	\$630,370 74

No. 3034.

MERCHANTS' NATIONAL BANK, CHARLOTTE.

A. D. BAUGHMAN, *President*; GEO. H. SPENCER, *Vice President*; H. K. JENNINGS, *Cashier*;
N. B. ALVOER, *Assistant Cashier*.

DIRECTORS.—A. D. Baughman, H. K. Jennings, E. D. Barber, G. H. Spencer, H. A. Higby,
Chas. B. Lamb, Albert Murray.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$255,650 64	\$281,990 00	\$254,072 41	\$227,781 91	\$215,414 00
Overdrafts, secured and unsecured	922 30	892 55	1,840 91	2,925 85	5,652 54
U. S. bonds to secure circulation...	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	15,000 00	15,000 00	10,000 00	10,000 00	1,000 00
Other bonds to secure U. S. deposits					14,000 00
U. S. bonds on hand.....			5,000 00	5,000 00	
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	12,500 00	12,500 00	27,500 00	49,500 00	52,500 00
Banking house, furniture and fixtures.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate, and mortgages owned.....			6,000 00	6,000 00	5,150 00
Due from National banks (not reserve agents).....					
Due from State banks and bankers	350 08		1,167 51		
Due from approved reserve agents	59,480 02	57,333 55	51,874 46	38,406 43	24,211 21
Checks and other cash items.....	240 74		20 00	30 00	12 35
Exchanges for clearing house.....					
Notes of other National banks.....	545 00	1,840 00	300 00	3,500 00	500 00
Fractional paper currency, nickels and cents.....	703 67	966 27	876 19	971 43	954 87
Specie.....	16,925 00	18,136 00	16,794 00	18,632 00	17,266 00
Legal tender notes.....	4,400 00	4,800 00	4,000 00	6,000 00	2,500 00
Redemption fund with U. S. treasurer (5 % of circulation).....	1,800 00	1,700 00	2,000 00	2,000 00	1,900 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$438,526 45	\$464,928 37	\$451,445 48	\$440,750 62	\$411,080 97
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	11,364 84	12,583 78	2,875 74	2,406 61	3,981 36
National bank notes outstanding.....	49,300 00	49,200 00	49,500 00	49,500 00	49,400 00
Due to other National banks.....		10,000 00	10,000 00	10,000 00	
Due to State banks and bankers.....	3,543 04	2,430 49		4,925 01	5,019 71
Dividends unpaid.....					
Individual deposits subject to check.....	112,622 18	120,514 57	109,871 23	88,109 25	81,981 27
Demand certificates of deposit.....	146,543 39	154,689 53	167,698 51	174,109 75	167,678 63
Time certificates of deposit.....					
Certified checks.....	153 00	500 00	1,500 00	1,700 00	2,000 00
Cashier's checks outstanding.....					
United States deposits.....	15,000 00	15,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above Stated.....					
Totals.....	\$438,526 45	\$464,928 37	\$451,445 48	\$440,750 62	\$411,080 97

No. 3235.

FIRST NATIONAL BANK OF CHEBOYGAN.

GEO. F. RAYNOLDS, *President*; J. J. POST, *Vice President*; A. W. RAMSAY, *Cashier*.

DIRECTORS.—Geo. F. Reynolds, J. J. Post, S. Harris Embury, A. M. Gerow, V. D. Sprague, H. A. Frambach.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$474,942 86	\$450,470 35	\$420,058 77	\$437,978 78	\$459,594 48
Overdrafts, secured and unsecured	267 69	274 05	495 51	443 41	758 61
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,673 26	2,673 26	2,673 27	2,673 26	2,673 26
Stocks, securities, etc.....	20,000 00	34,694 44	34,694 44	34,694 44	34,694 44
Banking house, furniture and fix- tures.....	19,091 55	19,089 38	19,089 38	19,089 38	19,258 38
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	4,152 77	3,587 27	25,242 89	2,421 64	5,566 48
Due from State banks and bankers	4,779 14	7,952 18	4,870 08	4,659 45	4,431 98
Items in transit.....					6,388 50
Due from approved reserve agents	44,071 90	43,907 11	41,813 94	55,276 57	42,382 80
Checks and other cash items.....	859 84	2,866 93	1,389 04	1,295 51	1,412 00
Exchanges for clearing house.....					
Notes of other National banks.....	994 00	1,593 00	570 00	1,489 00	1,977 00
Fractional paper currency, nickels and cents.....	343 08	430 09	220 90	165 54	116 55
Specie.....	26,767 50	27,507 20	27,368 90	27,756 40	26,041 00
Legal tender notes.....	10,812 00	6,095 00	11,918 00	13,159 00	12,836 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$662,255 59	\$653,640 26	\$642,905 11	\$653,602 38	\$670,631 48
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	27,263 23	5,259 00	5,224 24	5,115 23	5,221 98
National bank notes outstanding..	49,200 00	48,500 00	48,900 00	50,000 00	50,000 00
Due to other National banks.....					10,488 81
Due to State banks and bankers					
Dividends unpaid.....					
Individual deposits subject to check.....	225,252 84	227,556 01	214,149 12	231,652 21	235,121 71
Demand certificates of deposit....	2,586 95	3,499 35	2,825 98	2,637 23	3,253 29
Time certificates of deposit.....	297,952 57	308,825 90	311,805 77	304,197 71	306,545 69
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$662,255 59	\$653,640 26	\$642,905 11	\$653,602 38	\$670,631 48

No. 1235.

COLDWATER NATIONAL BANK, COLDWATER.

L. M. WING, *President*; Z. G. OSBORN, *Vice President*; H. R. SAUNDERS, *Cashier*;
W. H. SIMONS, *Assistant Cashier*.

DIRECTORS.—L. M. Wing, Z. G. Osborn, L. Sloman, F. W. Moore, H. R. Saunders, B. B. Gorman,
C. A. Pollock.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$327,209 85	\$280,819 61	\$266,149 99	\$287,734 05	\$271,869 38
Overdrafts, secured and unsecured.....	1,392 46	70 15			
U. S. bonds to secure circulation..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	18,500 00	19,000 00	19,000 00	29,325 02	29,654 45
Banking house, furniture and fixtures.....	2,865 00	2,865 00	2,865 00	2,865 00	2,865 00
Other real estate, and mortgages owned.....	1,500 00	1,500 00	1,500 00	1,500 00	80 00
Due from National banks (not reserve agents).....	3,603 84	3,620 06	3,633 39	3,645 41	3,661 84
Due from State banks and bankers.....	100 00				
Due from approved reserve agents.....	27,086 44	59,266 00	66,527 46	22,509 27	27,138 35
Checks and other cash items.....	599 27	778 66	606 35	2,478 98	2,123 03
Exchanges for clearing house.....					
Notes of other National banks.....	545 00	500 00	315 00	350 00	455 00
Fractional paper currency, nickels and cents.....	241 56	317 69	191 41	238 13	294 95
Specie.....	17,299 60	18,128 10	15,318 10	14,617 60	16,327 35
Legal tender notes.....	3,345 00	3,338 00	2,210 00	2,355 00	3,035 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$430,538 02	\$416,453 37	\$404,566 70	\$393,868 46	\$383,754 35
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits less expenses and taxes paid.....	14,655 15	11,956 39	13,995 41	15,201 14	13,488 46
National bank notes outstanding..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	179,186 83	167,492 70	159,855 52	151,416 37	150,975 99
Demand certificates of deposit.....	76,696 04	77,004 28	70,715 77	64,650 95	59,089 90
Time certificates of deposit.....					
Certified checks.....				2,600 00	200 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$430,538 02	\$416,453 37	\$404,566 70	\$393,868 46	\$383,754 35

No. 1924.

SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

L. E. ROSE, *President*; M. G. CLARKE, *Vice President*; A. S. UPSON, *Cashier*.

DIRECTORS.—L. E. Rose, R. E. Clarke, M. G. Clarke, A. S. Upson, M. D. Campbell, E. G. Luce, J. B. Branch.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$554,507 02	\$507,060 54	\$543,509 25	\$549,414 09	\$547,904 01
Overdrafts, secured and unsecured.....	570 96	672 30	218 46	160 94	1,289 94
U. S. bonds to secure circulation.....	165,000 00	165,000 00	165,000 00	165,000 00	165,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	92,902 50	115,575 56	114,975 56	114,975 56	109,982 99
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	3,837 48	503 62	778 11	879 09	
Due from State banks and bankers.....	2,875 12	162 54		298 85	
Due from approved reserve agents.....	69,531 09	82,575 33	64,594 80	86,273 34	85,415 53
Checks and other cash items.....	479 99	462 65	298 45	405 14	1,507 41
Exchanges for clearing house.....					
Notes of other National banks.....	3,449 00	4,609 00	3,754 00	3,127 00	1,331 00
Fractional paper currency, nickels and cents.....	74 17	144 39	111 35	188 71	287 06
Specie.....	19,490 57	20,028 67	18,865 72	18,734 12	17,865 92
Legal tender notes.....	16,160 00	17,860 00	17,670 00	17,440 00	13,980 00
Redemption fund with U. S. treasurer (5 % of circulation).....	8,253 00	7,800 00	8,250 00	7,850 00	8,250 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$953,127 90	\$938,454 65	\$954,025 70	\$980,746 84	\$968,773 86
Liabilities.					
Capital stock paid in.....	\$165,000 00	\$165,000 00	\$165,000 00	\$165,000 00	\$165,000 00
Surplus fund.....	135,000 00	135,000 00	135,000 00	135,000 00	135,000 00
Undivided profits less expenses and taxes paid.....	51,152 19	46,813 31	51,973 22	56,267 08	51,834 36
National bank notes outstanding.....	165,000 00	165,000 00	165,000 00	165,000 00	165,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	176,554 44	170,385 91	168,737 84	193,046 70	186,542 13
Demand certificates of deposit.....	260,421 27	256,255 43	268,314 64	266,433 06	265,397 37
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above Stated.....					
Totals.....	\$953,127 90	\$938,454 65	\$954,025 70	\$980,746 84	\$968,773 86

NATIONAL BANKS OF MICHIGAN.

409

No. 7525.

THE IRON COUNTY NATIONAL BANK, CRYSTAL FALLS.

JAMES F. CORCORAN, *President*; CHARLES H. WATSON, *Vice President*; JAMES J. GAFFNEY, *Cashier*;
WARD J. KELLEY, *Assistant Cashier*.

DIRECTORS.—James F. Corcoran, Michael H. Moriarity, William J. Richards, Herman Holmes,
Charles H. Watson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$98,791 85	\$111,382 58	\$154,798 63	\$168,555 44	\$181,084 32
Overdrafts, secured and unsecured	260 92	152 98	51 06	279 93	20 58
U. S. bonds to secure circulation..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	837 74	805 36	805 36	805 36	772 98
Stocks, securities, etc.....	94,317 78	94,307 78	94,266 36	94,266 36	90,256 36
Banking house, furniture and fix- tures.....	20,308 43	22,274 31	25,182 06	26,060 96	26,304 59
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	420 55	908 23	212 93	3,287 51	3,364 67
Due from State banks and bankers	5,693 44	5,907 98	6,262 95	9,950 79	5,914 11
Due from approved reserve agents	45,550 52	99,349 18	85,549 01	95,770 03	57,352 78
Checks and other cash items.....	1,859 35	3,115 20	987 66	1,303 22	2,529 57
Exchanges for clearing house.....					
Notes of other National banks....	4,500 00	2,700 00	1,300 00	1,000 00	525 00
Fractional paper currency, nickels and cents.....	555 36	571 44	615 91	437 86	529 98
Specie.....	20,129 85	25,041 00	23,052 05	17,814 55	19,261 95
Legal tender notes.....	5,200 00	4,350 00	2,900 00	4,190 00	3,520 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$324,675 79	\$397,117 04	\$422,193 98	\$449,972 01	\$417,686 89
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	8,659 19	2,864 85	5,215 20	6,432 26	7,581 50
National bank notes outstanding..	24,500 00	22,700 00	21,500 00	22,900 00	21,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....		1,160 00			
Individual deposits subject to check.....	99,801 40	170,150 98	207,044 76	244,810 47	222,151 04
Demand certificates of deposit....					
Time certificates of deposit.....	135,721 62	139,265 68	125,331 36	115,317 63	106,109 62
Special deposits.....	605 32				
Certified checks.....					
Cashier's checks outstanding.....	388 26	975 43	3,102 66	511 65	844 73
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$324,675 79	\$397,117 04	\$422,193 98	\$449,972 01	\$417,686 89

STATE BANKING DEPARTMENT.

No. 3357.

AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

JAMES N. WRIGHT, *President*; JOHN N. BAGLEY, *Vice President*; HAMILTON DEY, *Cashier*;
HERMANN DEY, JOHN P. WILLIAMS, *Assistant Cashiers*; CHARLES S. HOWARD, *Auditor*.

DIRECTORS.—W. A. Avery, D. D. Thorp, Hamilton Dey, John N. Bagley, Julius Stroh, James N. Wright, Gilbert Hart, Wm. H. Murphy, F. W. Gilchrist, Wm. P. Holiday, Joseph L. Hudson, Charles W. Baird, Frank S. Werneken, Fremont Woodruff, Clay H. Hollister.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$2,348,879 45	\$2,211,761 39	\$2,198,991 91	\$2,192,133 22	\$2,399,329 95
Overdrafts, secured and unsecured	74 77	247 66	1,187 48	1,842 52	2,391 04
U. S. bonds to secure circulation...	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	305,102 66	329,533 28	285,321 15	292,746 15	485,302 96
Stocks, securities, etc.....					
Banking house, furniture and fixtures.....	3,884 45	3,859 45	3,059 45	3,059 45	2,159 45
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	351,679 01	210,969 01	248,022 55	376,211 00	345,123 07
Due from State banks and bankers	35,785 16	29,369 09	34,693 50	42,164 45	28,253 06
Due from approved reserve agents	327,085 02	240,722 00	347,770 38	346,078 95	705,890 54
Checks and other cash items.....	895 86	400 79	406 56	1,808 71	4,962 64
Exchanges for clearing house.....	67,714 93	39,874 39	37,733 79	31,746 72	88,228 46
Notes of other National banks.....	18,410 00	31,963 00	59,660 00	33,094 00	31,799 00
Fractional paper currency, nickels and cents.....	2,187 01	2,782 69	2,258 20	2,387 46	2,141 64
Specie.....	137,641 50	156,701 50	151,984 50	128,125 00	181,297 50
Legal tender notes.....	181,500 00	248,470 00	246,231 00	224,778 00	326,950 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....		600 00	500 00		1,000 00
Totals.....	\$3,833,339 82	\$3,559,759 25	\$3,670,220 47	\$3,728,675 63	\$4,657,329 31
Liabilities.					
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	76,983 85	65,366 75	71,041 30	77,476 47	54,988 05
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	469,853 62	442,653 34	515,849 91	541,247 19	540,170 95
Due to State banks and bankers.....	433,323 82	426,989 97	527,605 69	459,277 69	440,064 12
Dividends unpaid.....	30 00	30 00	30 00	30 00	60 00
Individual deposits subject to check.....	2,067,405 65	1,962,607 93	1,885,466 33	1,977,319 53	2,936,806 37
Demand certificates of deposit.....	106,730 97	110,385 77	118,409 53	120,856 51	131,626 63
Time certificates of deposit.....					
Certified checks.....		1,000 00			
Cashier's checks outstanding.....	2,700 20	725 49	1,817 71	2,468 24	3,613 19
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....	26,311 71				
Bills payable.....	100,000 00				
Liabilities other than those above stated.....					
Totals.....	\$3,833,339 82	\$3,559,759 25	\$3,670,220 47	\$3,728,675 63	\$4,657,329 31

No. 2707.

FIRST NATIONAL BANK, DETROIT.

MORRIS L. WILLIAMS, *President*; JOHN T. SHAW, EMORY W. CLARK, *Vice Presidents*; FRANK G. SMITH, *Cashier*; F. A. SMITH, *Assistant to the President*; W. A. MCWHINNEY, F. F. CHRISTIE, JOSEPH GRINDLEY, J. H. HART, JOHN W. STALEY, *Assistant Cashiers*; F. C. BLOMFELD, *Auditor*.

DIRECTORS.—Dr. J. B. Book, Wm. J. Chittenden, Emory W. Clark, Don M. Dickinson, Clinton G. Edgar, J. S. Farrand, Jr., Edward Ford, Dexter M. Ferry, Jr., Charles F. Hammond, George Hendrie, Robert Henkel, Gilbert W. Lee, Cyrus E. Lothrop, Philip H. McMillan, M. J. Murphy, Thomas Neal, Charles L. Palms, Cornelius J. Reilly, John T. Shaw, Stephen Y. Seyburn, James D. Standish, Albert L. Stephens, Frederick B. Stevens, A. E. F. White, H. K. White, Morris L. Williams, William C. Williams.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$10,603,986 99	\$10,076,957 23	\$10,593,577 56	\$10,900,176 52	\$11,690,270 11
Overdrafts, secured and unsecured	21,054 52	3,075 88	388 86	714 64	5,959 81
U. S. bonds to secure circulation...	440,000 00	440,000 00	440,000 00	440,000 00	480,000 00
U. S. bonds to secure U. S. deposits	320,000 00	320,000 00	320,000 00	320,000 00	330,000 00
Other bonds to secure U. S. deposits	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds on hand.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Premiums on U. S. bonds.....	30,175 00	30,175 00	30,175 00	30,175 00	30,175 00
Stocks, securities, etc.	1,300,962 02	2,123,465 83	2,135,993 69	2,192,230 20	2,155,668 99
Banking house, furniture and fix- tures.....	170,624 00	186,162 40	184,539 15	184,539 15	131,154 14
Other real estate, and mortgages owned.....					61,385 01
Due from National banks (not re- serve agents).....	920,791 31	818,180 07	880,247 00	1,135,987 09	783,982 62
Due from State banks and bankers	608,007 66	639,952 67	608,161 54	685,134 52	107,137 45
Items in transit.....					919,196 35
Due from approved reserve agents	1,783,180 37	1,778,106 33	1,976,762 04	2,285,435 76	1,811,554 50
Checks and other cash items.....	87,446 68	20,661 20	65,498 18	51,521 90	35,790 61
Exchanges for clearing house.....	235,916 13	232,730 50	224,376 45	218,806 93	420,517 54
Notes of other National banks.....	332,455 00	72,205 00	33,000 00	86,616 00	299,972 00
Fractional paper currency, nickels and cents.....	9,883 12	7,623 72	8,177 11	4,998 53	4,897 00
Specie.....	1,224,977 50	1,332,855 00	1,234,468 00	766,523 00	1,470,853 50
Legal tender notes.....	858,010 00	1,059,312 00	1,013,501 00	1,161,679 00	1,203,411 00
Redemption fund with U. S. treas- urer (5% of circulation).....	22,000 00	22,000 00	21,650 00	22,000 00	21,700 00
Due from U. S. treasurer, other than 5% redemption fund.....	47,500 00	111,500 00	108,000 00	132,500 00	125,020 00
Totals.....	\$19,266,970 30	\$19,524,963 03	\$20,128,515 58	\$20,869,037 24	\$22,078,645 63
Liabilities.					
Capital stock paid in.....	\$2,000,000 00	\$2,000,000 00	\$2,000,000 00	\$2,000,000 00	\$2,000,000 00
Surplus fund.....	1,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00
Undivided profits less expenses and taxes paid.....	77,520 45	95,034 47	87,276 20	129,364 39	134,412 56
National bank notes outstanding...	440,000 00	440,000 00	415,950 00	378,150 00	348,050 00
Due to other National banks.....	2,245,809 71	2,670,301 06	2,502,431 83	2,636,684 43	3,113,776 50
Due to State banks and bankers	4,057,898 53	4,471,466 00	4,499,907 67	4,823,442 26	4,047,978 56
Dividends unpaid.....	30 04	402 04	1,068 04	368 04	508 04
Individual deposits subject to check.....	7,946,374 29	7,282,187 20	7,947,361 14	8,123,542 46	9,631,944 62
Demand certificates of deposit....	804,188 50	950,334 15	1,065,994 34	1,188,327 26	1,293,851 20
Time certificates of deposit.....					
Certified checks.....	175,877 86	42,530 22	32,796 06	42,096 09	46,614 67
Cashier's checks outstanding.....	31,327 04	64,487 17	12,110 64	34,258 39	102,215 37
United States deposits.....	313,846 72	325,894 50	350,126 43	314,377 09	155,115 26
Deposits of U. S. disbursing officers	168,303 28	171,488 78	187,655 69	167,586 79	201,756 88
Reserved for taxes.....	5,793 88	10,837 44	25,837 44	30,837 44	2,422 07
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$19,266,970 30	\$19,524,963 03	\$20,128,515 58	\$20,869,037 24	\$22,078,645 63

No. 8703.

THE NATIONAL BANK OF COMMERCE OF DETROIT.

RICHARD P. JOY, *President*; WILLIAM P. HAMILTON, *Vice President*; HENRY H. SANGER, *Cashier*; CHARLES R. TALBOT, *Assistant Cashier*; SAMUEL R. KINGSTON, *Auditor*.

DIRECTORS.—Frederick M. Alger, James Couzens, Wm. L. Davies, Edwin Denby, Ralph M. Dyar, G. B. Gunderson, Wm. P. Hamilton, Charles H. Hodges, James Inglis, Richard P. Joy, Edward M. Mancourt, Edwin H. Nelson, John S. Newberry, R. Adlington Newman, Henry H. Sanger, Edward D. Stair, Ernest T. Tappey, Benjamin S. Warren, Charles B. Warren, Lewis H. Jones.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$2,567,771 68	\$2,591,260 67	\$2,714,382 06	\$2,704,980 38	\$3,146,803 54
Overdrafts, secured and unsecured.....	48 02	459 32	69 01	27 67	10 27
U. S. bonds to secure circulation.....	290,000 00	300,000 00	300,000 00	300,000 00	300,000 00
U. S. bonds to secure U. S. deposits.....	10,000 00	10,000 00	10,000 00	10,000 00	1,000 00
Other bonds to secure U. S. deposits.....		101,000 00			
U. S. bonds on hand.....					9,000 00
Premiums on U. S. bonds.....	10,000 00	10,000 00	9,750 00	9,975 00	9,500 00
Stocks, securities, etc.....	620,272 23	565,825 00	629,950 00	681,112 50	868,492 25
Banking house, furniture and fixtures.....	2,367 50	2,079 30	2,000 00	2,000 00	3,075 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	239,029 95	254,603 07	259,385 14	287,384 20	377,878 70
Due from State banks and bankers.....	214,308 24	197,145 48	182,504 07	186,605 87	253,887 35
Due from approved reserve agents.....	443,650 51	463,962 16	626,447 77	642,886 83	1,048,182 80
Checks and other cash items.....	2,977 60	10,548 27	3,911 52	7,393 97	8,561 97
Exchanges for clearing house.....	40,804 38	59,553 79	44,447 97	73,062 83	85,731 22
Notes of other National banks.....	7,225 00	12,450 00	9,135 00	6,540 00	12,405 00
Fractional paper currency, nickels and cents.....	441 28	511 90	270 37	701 97	372 45
Specie.....	284,274 00	282,111 50	248,797 00	287,466 00	390,622 00
Legal tender notes.....	70,350 00	103,000 00	99,750 00	140,900 00	144,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	12,700 00	10,400 00	13,000 00	14,980 00	9,800 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$4,816,220 39	\$4,975,000 46	\$5,153,799 91	\$5,356,006 22	\$6,669,822 55
Liabilities.					
Capital stock paid in.....	\$750,000 00	\$750,000 00	\$750,000 00	\$750,000 00	\$750,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits less expenses and taxes paid.....	51,019 08	59,054 00	73,669 54	77,168 14	70,835 21
National bank notes outstanding.....	288,200 00	291,390 00	291,270 00	298,430 00	283,570 00
Due to other National banks.....	156,899 46	195,351 31	181,592 96	146,165 56	183,455 11
Due to State banks and bankers.....	649,010 19	679,857 95	868,802 58	865,379 25	828,311 11
Dividends unpaid.....			185 00		45 00
Individual deposits subject to check.....	2,068,499 54	2,212,864 46	2,376,964 16	2,485,445 88	3,842,344 24
Demand certificates of deposit.....	430,465 52	472,188 51	421,455 96	525,158 81	516,431 64
Time certificates of deposit.....					
Certified checks.....	16,689 40	3,147 59	837 20	8,335 15	5,005 26
Cashier's checks outstanding.....	29,377 88	7,668 28	3,007 54	27,669 47	31,985 83
United States deposits.....	105,750 00	68,750 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers.....					
Bonds borrowed.....	81,000 00	81,000 00	15,000 00		
Notes and bills rediscounted.....					
Bills payable.....					
Reserved for taxes and interest.....	19,309 32	3,728 36	10,914 97	12,253 96	6,189 15
Liabilities other than those above stated.....					
Totals.....	\$4,816,220 39	\$4,975,000 46	\$5,153,799 91	\$5,356,006 22	\$6,669,822 55

No. 6492.

OLD DETROIT NATIONAL BANK, DETROIT.

ALEXANDER MCPHERSON, *President*; HENRY P. BALDWIN, ELISHA H. FLYNN, *Vice Presidents*; WM. T. DEGRAFF, *Cashier*; IRVINE B. UNGER, *Assistant to the President*; ELMER E. FORD, WM. H. FOWLER, ED. C. MAHLER, BEN. G. VERNOR, *Assistant Cashiers*; W. E. WINCKLER, *Auditor*.

DIRECTORS.—Henry P. Baldwin, Alex. McPherson, Henry Stephens, F. C. Stoepel, A. W. Wright, James Davidson, Stanford T. Crapo, Elisha H. Flinn, F. W. Gilchrist, J. B. Ford, B. F. Berry, Clarence A. Black, E. L. Ford, Charles A. Dean, Willis E. Buhl, E. D. Stair, Charles B. Warren.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$8,800,972 23	\$8,470,215 79	\$9,539,612 61	\$9,669,286 42	\$10,460,537 05
Overdrafts, secured and unsecured	1,284 44	589 24	1,196 44	2,286 78	2,023 23
U. S. bonds to secure circulation...	700,000 00	700,000 00	700,000 00	700,000 00	700,000 00
U. S. bonds to secure U. S. deposits		150,000 00	150,000 00	150,000 00	100,000 00
Other bonds to secure U. S. deposits	254,387 50				
U. S. bonds on hand.....	63,920 00	204,320 00	162,520 00	207,520 00	276,020 00
Premiums on U. S. bonds.....					
Stocks, securities, etc.	741,539 81	1,054,309 79	1,466,203 13	1,539,408 38	1,590,811 05
Banking house, furniture and fixtures.....					
Other real estate, and mortgages owned.....	10,064 99	10,064 99	10,064 99	10,064 99	10,064 99
Due from National banks (not reserve agents).....	1,146,492 41	1,126,605 15	1,062,548 07	1,030,500 72	1,369,869 92
Due from State banks and bankers	383,071 01	553,847 85	469,333 11	469,117 50	395,982 83
Due from approved reserve agents	2,054,932 38	2,431,474 67	2,205,691 52	1,802,715 14	2,340,572 46
Checks and other cash items.....	26,873 58	37,329 35	23,066 83	20,195 99	18,139 53
Exchanges for clearing house.....	275,492 07	137,251 78	172,695 36	184,656 75	372,131 94
Notes of other National banks.....	62,089 00	145,755 00	185,934 00	334,178 00	336,070 00
Fractional paper currency, nickels and cents.....	1,799 57	2,566 87	2,283 36	2,040 12	2,142 94
Specie.....	1,015,287 50	957,540 00	896,275 00	1,296,387 50	850,027 50
Legal tender notes.....	407,934 00	598,746 00	442,459 00	656,786 00	832,236 00
Redemption fund with U. S. treasurer (5% of circulation).....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Due from U. S. treasurer, other than 5% redemption fund.....	21,000 50	30,500 00	24,000 00	24,000 00	26,500 00
Totals.....	\$16,101,140 99	\$16,646,116 48	\$17,550,883 42	\$18,114,144 29	\$19,718,129 44
Liabilities.					
Capital stock paid in.....	\$2,000,000 00	\$2,000,000 00	\$2,000,000 00	\$2,000,000 00	\$2,000,000 00
Surplus fund.....	500,000 00	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits less expenses and taxes paid.....	256,301 63	251,224 84	257,764 68	294,317 52	293,591 37
National bank notes outstanding.....	696,100 00	647,800 00	695,800 00	700,000 00	692,000 00
Due to other National banks.....	809,743 12	961,050 82	995,580 48	1,029,004 11	973,153 74
Due to State banks and bankers.....	2,988,949 00	3,673,840 59	4,501,942 14	4,474,057 87	4,281,641 51
Dividends unpaid.....	150 00	23 36	570 00		182 90
Individual deposits subject to check.....	7,488,118 88	7,224,614 10	7,511,618 39	7,851,400 95	9,281,059 61
Demand certificates of deposit.....	946,292 80	997,823 68	710,152 36	869,814 39	1,376,670 82
Time certificates of deposit.....					
Certified checks.....	58,351 65	38,674 91	7,791 84	10,249 12	8,618 94
Cashier's checks outstanding.....	7,134 11	1,064 18	19,663 53	35,300 33	11,210 55
United States deposits.....	150,000 00	150,000 00	150,000 00	150,000 00	100,000 00
Deposits of U. S. disbursing officers					
Bonds borrowed.....	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$16,101,140 99	\$16,646,116 48	\$17,550,883 42	\$18,114,144 29	\$19,718,129 44

STATE BANKING DEPARTMENT.

No. 5415.

*FIRST NATIONAL BANK, DURAND.

LUTHER LOUCKS, *President*; GEO. BROOKS, *Vice President*; F. W. LAWRENCE, *Cashier*;
F. W. RAYEN, *Assistant Cashier*.

DIRECTORS.—Luther Loucks, C. S. Reed, F. C. Gale, J. Hutton, George Brooks, B. W. Calkins,
M. D. Geer, C. E. Sherman, E. F. Augsburg, A. T. Slaght.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$124,568 86	\$111,177 72			
Overdrafts, secured and unsecured	5,381 05				
U. S. bonds to secure circulation..	25,000 00	25,000 00			
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....					
Banking house, furniture and fix- tures.....	8,200 00	8,200 00			
Other real estate, and mortgages owned.....	2,515 00	2,502 00			
Due from National banks (not re- serve agents).....		1,562 47			
Due from State banks and bankers	1,445 13	1,526 25			
Due from approved reserve agents	5,193 61	4,615 96			
Checks and other cash items.....	107 45	441 84			
Exchanges for clearing house.....					
Notes of other National banks.....	270 00	495 00			
Fractional paper currency, nickels and cents.....	35 37	89 52			
Specie.....	8,330 00	8,415 00			
Legal tender notes.....	5,237 00	5,891 00			
Redemption fund with U. S. treas- urer (5 % of circulation).....	250 00	750 00			
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$186,533 47	\$170,666 76			
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00			
Surplus fund.....	3,000 00	1,000 00			
Undivided profits less expenses and taxes paid.....		124 74			
National bank notes outstanding..	24,000 00	24,500 00			
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....					
Individual deposits subject to check.....	57,210 48	48,394 23			
Demand certificates of deposit....	77,322 99	71,647 79			
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$186,533 47	\$170,666 76			

*Liquidated April 7, 1909.

No. 2367.

FIRST NATIONAL BANK, EATON RAPIDS.

C. L. EVANS, *President*; E. E. HORNER, *Vice President*; F. H. DeGOLIA, *Cashier*;
A. OSBORN, *Assistant Cashier*.DIRECTORS.—C. L. Evans, F. H. DeGolia, A. Osborn, E. E. Horner, J. H. Gallery, M. D. Crawford,
John T. Hall.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$188,964 97	\$200,928 84	\$224,347 90	\$221,613 62	\$231,484 20
Overdrafts, secured and unsecured	286 08	792 65	2,705 64	3,376 40	2,348 00
U. S. bonds to secure circulation..	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	500 00	500 00	500 00	500 00	
Stocks, securities, etc.....					
Banking house, furniture and fix- tures.....	8,200 00	8,200 00	8,200 00	8,200 00	8,000 00
Other real estate, and mortgages owned.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Due from National banks (not re- serve agents).....	814 19			289 16	
Due from State banks and bankers	15 97				
Due from approved reserve agents	21,411 98	35,717 88	5,785 24	15,423 07	10,620 42
Checks and other cash items.....	97 17	150 59	59 64	52 57	10 48
Exchanges for clearing house.....					
Notes of other National banks....	635 00	235 00	90 00	185 00	400 00
Fractional paper currency, nickels and cents.....	164 59	174 73	156 98	29 92	9 60
Specie.....	7,622 90	7,866 75	8,711 85	9,461 45	9,666 55
Legal tender notes.....	5,072 00	5,074 00	5,105 00	5,933 00	2,405 00
Redemption fund with U. S. treas- urer (5% of circulation).....	625 00	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$248,409 85	\$274,265 44	\$270,267 25	\$279,689 19	\$279,569 25
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,500 00	6,000 00	6,000 00	6,000 00	6,500 00
Undivided profits less expenses and taxes paid.....	6,427 33	6,160 96	7,916 34	8,864 54	6,605 14
National bank notes outstanding..	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....					
Due to State banks and bankers					
Dividends unpaid.....		4 00	4 00		8 00
Individual deposits subject to check.....	29,220 67	54,218 23	53,513 35	58,248 19	54,739 73
Demand certificates of deposit....	141,761 85	145,382 25	140,333 56	144,076 46	149,216 38
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....	3,000 00				
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$248,409 85	\$274,265 44	\$270,267 25	\$279,689 19	\$279,569 25

STATE BANKING DEPARTMENT.

No. 8496.

THE ESCANABA NATIONAL BANK, ESCANABA.

J. K. STACK, *President*; J. C. KIRKPATRICK, *Vice President*; M. N. SMITH, *Cashier*;
E. J. NOREUS, *Assistant Cashier*.DIRECTORS.—J. K. Stack, J. C. Kirkpatrick, H. W. Reade, G. M. Mashek, C. M. Thatcher, J. J. Cleary,
M. N. Smith, J. O. Groos, Grant T. Stephenson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$481,762 25	\$470,848 52	\$551,268 51	\$507,191 44	\$504,905 81
Overdrafts, secured and unsecured	577 33	597 55	1,611 75	13,490 72	1,874 82
U. S. bonds to secure circulation...	50,000 00	50,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....		50,000 00			
Premiums on U. S. bonds.....	2,523 44	2,523 44	3,877 03	3,877 03	3,877 03
Stocks, securities, etc.....	20,500 00	8,500 00	8,500 00	8,500 00	8,500 00
Banking house, furniture and fix- tures.....	3,568 86	3,568 86	3,568 86	3,568 86	3,568 86
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	2,686 55	2,109 00	997 24	735 32	2,503 99
Due from State banks and bankers	4,293 02	5,375 51	3,894 42	15,552 66	2,070 04
Due from approved reserve agents	53,620 56	119,764 21	48,673 02	91,937 41	75,085 81
Checks and other cash items.....	2,876 24	9,655 81	6,091 74	4,110 14	3,233 95
Exchanges for clearing house					
Notes of other National banks.....	2,895 00	4,180 00	6,870 00	5,390 00	5,965 00
Fractional paper currency, nickels and cents.....	724 49	1,231 90	1,703 86	2,174 11	2,720 62
Specie.....	39,361 00	39,661 95	40,077 00	42,111 90	62,220 55
Legal tender notes.....	1,145 00	10,780 00	9,230 00	11,110 00	7,105 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$669,033 74	\$781,296 75	\$791,363 43	\$814,749 59	\$788,631 48
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	17,288 20	17,112 41	17,974 32	21,238 32	20,890 49
National bank notes outstanding..	50,000 00	49,200 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....			85 46	28 56	
Due to State banks and bankers					
Dividends unpaid.....	165 00	195 00	351 00	165 00	210 00
Individual deposits subject to check.....	298,892 62	384,263 45	341,272 96	379,290 15	267,820 72
Demand certificates of deposit....	182,662 92	210,525 89	198,854 11	192,781 77	279,202 66
Time certificates of deposit.....					
Certified checks.....	25 00		12,460 55	1,225 00	507 61
Cashier's checks outstanding.....			365 03	20 79	
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$669,033 74	\$781,296 75	\$791,363 43	\$814,749 59	\$788,631 48

NATIONAL BANKS OF MICHIGAN.

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No. 3761.

FIRST NATIONAL BANK, ESCANABA.

F. H. VAN CLEVE, *President*; C. C. ROYCE, *Vice President*; LESLIE FRENCH, *Cashier*;
E. G. ROYCE, *Assistant Cashier*.

DIRECTORS.—F. H. Van Cleve, C. C. Royce, A. Maitland, W. W. Oliver, M. K. Bissell.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$1,012,723 25	\$978,930 14	\$978,799 24	\$1,021,120 84	\$1,067,297 58
Overdrafts, secured and unsecured.....	287 08	742 72	1,608 36	282 91	354 82
U. S. bonds to secure circulation.....	89,000 00	89,000 00	89,000 00	89,000 00	99,000 00
U. S. bonds to secure U. S. deposits.....	11,000 00	11,000 00	11,000 00	11,000 00	1,000 00
Other bonds to secure U. S. deposits.....	44,000 00	34,000 00			
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Stocks, securities, etc.....	98,910 37	115,910 37	149,910 37	144,910 37	147,410 37
Banking house, furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate, and mortgages owned.....	27,500 00	27,500 00	27,500 00	27,500 00	27,500 00
Due from National banks (not reserve agents).....	5,501 80	2,353 62	4,437 54	2,085 01	5,472 45
Due from State banks and bankers.....	1,480 66	902 54	1,062 86	1,001 64	1,748 89
Due from approved reserve agents.....	148,077 99	149,603 32	121,994 55	132,673 47	125,783 88
Checks and other cash items.....	1,185 89	1,011 58	1,672 54	875 83	7,965 12
Exchanges for clearing house.....					
Notes of other National banks.....	200 00	635 00	975 00	2,385 00	755 00
Fractional paper currency, nickels and cents.....	305 33	411 33	258 29	174 39	250 73
Specie.....	77,903 10	71,793 70	69,181 00	67,810 70	71,882 70
Legal tender notes.....	7,000 00	6,000 00	7,500 00	6,300 00	9,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	4,450 00	3,000 00	3,650 00	3,850 00	3,350 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,535,025 27	\$1,500,294 32	\$1,476,049 75	\$1,518,470 16	\$1,576,771 54
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	45,705 47	47,350 36	49,818 00	7,524 12	11,856 70
National bank notes outstanding.....	89,000 00	87,400 00	88,200 00	88,400 00	97,400 00
Due to other National banks.....	717 82	1,725 40	43 67	1,033 79	
Due to State banks and bankers.....	940 19	2,338 07	1,627 74	2,269 21	2,682 51
Dividends unpaid.....		40 00	20 00		40 00
Individual deposits subject to check.....	643,885 56	628,339 97	658,542 78	696,771 93	757,613 71
Demand certificates of deposit.....	549,856 23	538,300 52	511,685 14	509,971 11	499,618 91
Time certificates of deposit.....					
Certified checks.....	2,220 00	1,000 00	1,512 42	1,500 00	1,800 00
Cashier's checks outstanding.....					159 71
United States deposits.....	45,000 00	40,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers.....					
Reserved for taxes.....	1,600 00	200 00	600 00	1,000 00	1,600 00
Notes and bills rediscounted.....					
Bills payable.....					
Reserved for interest on deposit.....	6,100 00	3,600 00	4,000 00		3,000 00
Liabilities other than those above stated.....					
Totals.....	\$1,535,025 27	\$1,500,294 32	\$1,476,049 75	\$1,518,470 16	\$1,576,771 54

No. 7664.

THE NATIONAL BANK OF FLINT, FLINT.

JOHN J. CARTON, *President*; WILLIAM R. HUBBARD, *Vice President*; BRUCE J. MACDONALD, *Cashier*;
FRANK S. TURNER, *Assistant Cashier*.

DIRECTORS.—John J. Carton, William C. Wells, William E. Stewart, Wm. R. Hubbard, Bruce J. Macdonald, Wm. McGregor, Walter O. Smith, Charles W. Nash.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$499,968 88	\$468,414 00	\$604,948 56	\$688,320 48	\$723,412 96
Overdrafts, secured and unsecured..	167 38	83	557 43	605 83	886 46
U. S. bonds to secure circulation..	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	4,000 00	3,500 00	3,500 00	3,500 00	3,500 00
Stocks, securities, etc.....	313,965 69	312,659 95	305,619 40	294,514 70	335,423 34
Banking house, furniture and fix- tures.....	22,500 00	22,500 00	22,500 00	22,500 00	22,500 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	1,504 61	2,283 12			
Due from State banks and bankers	170 00	23 81	206 85	913 39	92 23
Due from approved reserve agents	56,265 30	91,430 87	73,786 77	121,673 17	89,179 18
Checks and other cash items.....					
Exchanges for clearing house.....	292 95	1,040 08	10,798 67	2,864 56	3,786 84
Notes of other National banks.....	1,181 00	1,730 00	4,309 00	2,978 00	2,658 00
Fractional paper currency, nickels and cents.....	498 86	277 46	371 40	502 78	415 36
Specie.....	38,907 75	39,054 35	56,700 15	44,616 60	43,511 00
Legal tender notes.....	16,365 00	14,560 00	17,985 00	17,090 00	17,240 00
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	3,300 00	4,500 00	4,300 00	3,200 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,050,777 42	\$1,060,774 47	\$1,205,783 23	\$1,304,379 51	\$1,345,805 37
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	35,000 00	35,000 00	35,000 00	40,000 00
Undivided profits less expenses and taxes paid.....	15,918 40	5,614 68	14,860 00	21,136 64	11,060 69
National bank notes outstanding..	100,000 00	98,300 00	99,500 00	99,300 00	98,200 00
Due to other National banks.....			3,582 91	1,997 50	709 98
Due to State banks and bankers..	5,587 20	5,305 36	3,694 88	3,844 67	6,215 34
Dividends unpaid.....		37 50			80 00
Individual deposits subject to check.....	152,969 30	149,817 08	193,265 41	237,114 08	242,125 02
Savings deposits.....	396,591 07	438,081 70	497,213 51	532,975 07	524,650 62
Demand certificates of deposit....	3,803 20	2,928 40	8,352 76	5,194 74	4,741 81
Time certificates of deposit.....	225,706 58	225,689 75	250,313 76	267,816 81	318,021 91
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....	20,201 67				
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,050,777 42	\$1,060,774 47	\$1,205,783 23	\$1,304,379 51	\$1,345,805 37

NATIONAL BANKS OF MICHIGAN.

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No. 4578.

THE NATIONAL BANK OF GRAND HAVEN.

N. R. HOWLETT, *President*; GEO. A. FARR, *Vice President*; WM. D. VAN LOO, *Cashier*.DIRECTORS.—N. R. Howlett, William Savidge, Dwight Cutler, George A. Farr, John A. Pfaff,
N. Robbins, H. F. Harbeck, Thomas Johnson, Wm. D. Van Loo.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$611,038 92	\$588,188 06	\$524,777 47	\$570,763 38	\$612,370 97
Overdrafts, secured and unsecured	40 80	377 19	51 02	161 46	580 93
U. S. bonds to secure circulation..	83,300 00	83,300 00	83,300 00	83,300 00	83,300 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....	80 00	80 00	80 00	80 00	80 00
Premiums on U. S. bonds.....	2,499 00				
Stocks, securities, etc.....	161,449 95	189,281 39	223,634 64	223,634 64	219,372 24
Banking house, furniture and fix- tures.....					
Other real estate, and mortgages owned.....					1,950 00
Due from National banks (not re- serve agents).....	12,246 40	14,223 99	11,481 72	13,685 65	16,486 72
Due from State banks and bankers					
Due from approved reserve agents	82,519 08	89,617 78	110,725 71	121,493 11	107,816 30
Checks and other cash items.....	1,517 99	94 70	951 74	335 21	153 15
Exchanges for clearing house.....	636 02	149 05	274 64	108 79	408 76
Notes of other National banks.....	2,000 00	1,000 00	2,500 00	3,575 00	3,500 00
Fractional paper currency, nickels and cents.....	473 55	340 60	237 00	202 86	82 57
Specie.....	50,669 00	48,886 35	46,932 65	46,396 60	46,741 90
Legal tender notes.....	13,915 00	11,654 00	10,485 00	10,617 00	10,224 00
Redemption fund with U. S. treas- urer (5% of circulation).....	4,165 00	2,465 00	3,665 00	4,165 00	4,165 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,026,600 71	\$1,029,658 11	\$1,019,096 59	\$1,078,518 70	\$1,107,232 54
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$110,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	26,956 24	15,515 68	18,793 12	23,366 04	16,919 57
National bank notes outstanding..	83,300 00	81,000 00	82,800 00	83,000 00	83,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....					136 00
Individual deposits subject to check.....	518,234 72	530,451 01	521,910 30	569,212 54	588,687 38
Demand certificates of deposit....	278,109 75	282,091 42	275,565 35	281,312 30	296,437 09
Time certificates of deposit.....					
Certified checks.....			27 82	1,327 82	1,752 50
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,026,600 71	\$1,029,658 11	\$1,019,096 59	\$1,078,518 70	\$1,107,232 54

No. 2611.

FOURTH NATIONAL BANK, GRAND RAPIDS.

WM. H. ANDERSON, *President*; JOHN W. BLODGETT, *Vice President*; L. Z. CAUKIN, *Cashier*;
J. C. BISHOP, *Assistant Cashier*.

DIRECTORS.—Samuel M. Lemon, Wm. H. Anderson, Wm. H. Gay, Christian Bertsch, John W. Blodgett,
Amos S. Musselman, Sidney F. Stevens, James L. Hamilton, Robert E. Shanahan, Robert D. Graham,
Jacob Kleinhaus.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$1,819,876 09	\$1,845,733 53	\$1,968,337 29	\$2,055,218 30	\$2,136,906 91
Overdrafts, secured and unsecured	3,782 51	5,845 79	2,778 61	2,290 40	1,054 74
U. S. bonds to secure circulation...	300,000 00	300,000 00	300,000 00	300,000 00	300,000 00
U. S. bonds to secure U. S. deposits	160,000 00	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds on hand.....		10,000 00	10,000 00	10,000 00	
Premiums on U. S. bonds.....	13,500 00	13,500 00	9,000 00	9,000 00	9,000 00
Stocks, securities, etc.....	279,526 94	290,426 94	290,766 94	292,766 94	286,761 94
Banking house, furniture and fixtures.....	125,000 00	125,000 00	125,000 00	125,000 00	125,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	25,419 45	48,762 58	101,200 87	42,013 09	29,754 53
Due from State banks and bankers	61,453 90	1,228 44	1,835 37	519 70	6,753 62
Items in transit.....		22,486 68	130,393 34	21,470 47	12,402 97
Due from approved reserve agents	292,539 20	373,248 75	358,231 00	294,755 42	294,979 32
Checks and other cash items.....	26 20	893 50	118 64	148 61	44 24
Exchanges for clearing house.....	15,200 37	15,607 02	11,767 65	16,640 81	26,694 83
Notes of other National banks.....	35,000 00	45,000 00	15,000 00	25,000 00	20,000 00
Fractional paper currency, nickels and cents.....	2,399 60	3,257 87	774 75	1,959 34	1,923 58
Specie.....	153,858 00	145,461 00	143,709 00	136,121 00	135,452 00
Legal tender notes.....	133,908 00	138,520 00	117,196 00	133,922 00	127,870 00
Redemption fund with U. S. treasurer (5% of circulation).....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$3,436,480 26	\$3,539,972 10	\$3,751,109 46	\$3,651,826 08	\$3,679,598 68
Liabilities.					
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits less expenses and taxes paid.....	37,788 45	33,870 60	34,659 18	28,996 55	38,776 31
National bank notes outstanding..	300,000 00	294,200 00	298,100 00	298,200 00	300,000 00
Due to other National banks.....	12,915 37	3,201 48	16,948 44	10,908 52	80,110 19
Due to State banks and bankers...	505,885 66	506,633 51	604,840 99	525,424 51	516,006 96
Dividends unpaid.....	126 46	278 42	456 46		
Individual deposits subject to check.....	1,329,532 66	1,388,927 26	1,448,302 53	1,457,406 52	1,409,438 25
Demand certificates of deposit....	590,031 66	667,013 26	697,069 86	680,389 98	692,703 46
Time certificates of deposit.....					
Certified checks.....	200 00	835 25	732 00	500 00	1,014 00
Cashier's checks outstanding.....					
United States deposits.....	126,849 46	123,749 39	5,808 02	39,148 74	29,067 09
Deposits of U. S. disbursing officers	33,150 54	21,262 93	144,191 98	110,851 26	112,482 42
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$3,436,480 26	\$3,539,972 10	\$3,751,109 46	\$3,651,826 08	\$3,679,598 68

No. 2460.

GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

DUDLEY E. WATERS, *President*; CHARLES S. HAZELTINE, JOHN E. PECK, *Vice Presidents*;
FRANK M. DAVIS, *Cashier*; JOHN L. BENJAMIN, ARTHUR T. SLAGHT, *Assistant Cashiers*.

DIRECTORS.—John E. Peck, Geo. H. Long, Chas. S. Hazeltine, Wm. G. Herpolsheimer, Melvin J. Clark, J. Boyd Pantlind, Dudley E. Waters, William Widdicombe, Claude Hamilton, Wm. S. Winegar, John Mowat, Chas. A. Phelps, Chas. R. Sligh, Chas. H. Bender, Samuel S. Corl.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$3,112,960 36	\$3,037,922 06	\$3,001,852 23	\$2,899,749 47	\$3,066,671 58
Overdrafts, secured and unsecured	4,009 82	16,713 43	2,473 17	4,815 39	8,486 86
U. S. bonds to secure circulation...	350,000 00	350,000 00	390,000 00	390,000 00	399,000 00
U. S. bonds to secure U. S. deposits	50,000 00	50,000 00	10,000 00	10,000 00	1,000 00
U. S. bonds on hand.....	6,200 00	6,200 00	6,200 00	6,200 00	6,200 00
Premiums on U. S. bonds.....	19,700 00	19,700 00	19,700 00	19,700 00	19,700 00
Stocks, securities, etc.....	563,794 52	528,676 32	587,400 29	580,444 04	561,351 54
Banking house, furniture and fix- tures.....	60,000 00	60,000 00	60,000 00	60,000 00	60,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	90,646 42	35,251 18	39,544 12	36,414 65	205,824 28
Due from State banks and bankers	82,629 50	312,476 08	180,731 77	160,548 63	290,311 34
Due from approved reserve agents	335,705 67	302,376 09	336,894 61	196,240 32	358,426 58
Checks and other cash items.....	11,025 82	10,760 86	662 84	11,725 93	10,184 09
Exchanges for clearing house.....	21,431 71	16,651 21	106,956 88	16,236 95	70,606 91
Notes of other National banks.....	12,315 00	9,470 00	7,250 00	6,960 00	4,500 00
Fractional paper currency, nickels and cents.....	480 91	5,802 48	974 70	586 50	1,332 59
Specie.....	207,740 00	211,075 20	210,909 00	176,000 00	193,447 50
Legal tender notes.....	39,000 00	50,573 00	37,572 00	64,205 00	38,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	17,500 00	17,500 00	19,500 00	19,500 00	19,950 00
Due from U. S. treasurer, other than 5% redemption fund.....	5,000 00	8,000 00	8,000 00	5,500 00	6,000 00
Totals.....	\$4,990,139 73	\$5,109,346 89	\$5,026,621 61	\$4,665,326 88	\$5,320,993 27
Liabilities.					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	81,061 31	72,445 14	91,350 62	100,558 21	87,278 54
National bank notes outstanding..	338,600 00	332,300 00	377,650 00	379,000 00	369,700 00
Due to other National banks.....	73,273 84	111,155 66	110,597 41	122,651 87	114,014 90
Due to State banks and bankers..	600,093 40	708,945 95	695,686 40	679,829 15	728,878 15
Dividends unpaid.....	84 00	476 00	84 00	84 00	160 00
Individual deposits subject to check.....	2,093,994 46	2,086,825 51	1,920,008 69	1,388,962 34	2,649,034 39
Demand certificates of deposit....	693,794 49	675,059 32	745,428 43	744,077 87	763,715 52
Savings deposits.....	460,815 33	471,281 78	475,100 91	486,430 32	
Time certificates of deposit.....					
Certified checks.....	3,106 10	520 02	510 02	3,668 52	6,910 38
Cashier's checks outstanding.....	316 80	337 51	205 13	64 60	301 39
United States deposits.....	45,000 00	50,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....				150,000 00	
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$4,990,139 73	\$5,109,346 89	\$5,026,621 61	\$4,665,326 88	\$5,320,993 27

No. 3293.

NATIONAL CITY BANK, GRAND RAPIDS.

JAMES R. WYLIE, *President*; LESTER J. RINDGE, *Vice President*; FRANK WELTON, *Cashier*;
EDWARD H. HUNT, *Assistant Cashier*.

DIRECTORS.—T. Stewart White, Philo C. Fuller, David M. Amberg, Lester J. Rindge, Francis Letellier, Constantine Morton, Walter C. Winchester, James R. Wylie, Gaius W. Perkins, S. A. Morman, Joseph J. Tucker, James D. Lacey, Charles Frankla, R. W. Irvin.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$2,195,678 27	\$2,079,811 92	\$2,254,097 28	\$2,187,421 29	\$2,312,763 48
Overdrafts, secured and unsecured.....	4,474 34	1,160 27	2,335 73	3,896 33	8,088 71
U. S. bonds to secure circulation.....	530,000 00	535,000 00	540,000 00	570,000 00	570,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	45,000 00	10,000 00	10,000 00	10,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	104,928 00	104,928 00	104,928 00	109,928 00	111,928 00
Banking house, furniture and fixtures.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	62,632 95	52,756 11	75,155 51	33,605 79	17,462 56
Due from State banks and bankers.....	123,040 24	146,040 94	112,456 16	92,480 47	26,816 27
Due from approved reserve agents.....	232,958 68	297,415 05	232,688 22	269,894 53	278,470 99
Checks and other cash items.....	5,114 85	5,945 44	2,996 22	4,677 76	5,545 45
Exchanges for clearing house.....	26,896 17	16,768 91	13,180 97	20,614 23	17,290 87
Notes of other National banks.....	25,451 00	34,934 00	31,057 00	43,788 00	70,625 00
Fractional paper currency, nickels and cents.....	350 00	400 00	250 00	300 00	600 00
Specie.....	71,683 26	83,833 39	65,930 21	66,207 31	75,279 28
Legal tender notes.....	94,923 00	76,830 00	59,050 00	65,330 00	86,600 00
Redemption fund with U. S. treasurer (5% of circulation).....	26,500 00	26,750 00	27,000 00	28,500 00	28,500 00
Due from U. S. treasurer, other than 5% redemption fund.....		4,000 00	2,000 00		
Totals.....	\$3,604,630 76	\$3,564,574 03	\$3,583,125 30	\$3,556,643 71	\$3,669,970 61
Liabilities.					
Capital stock paid in.....	\$600,000 00	\$600,000 00	\$600,000 00	\$600,000 00	\$600,000 00
Surplus fund.....	120,000 00	120,000 00	120,000 00	120,000 00	120,000 00
Undivided profits less expenses and taxes paid.....	129,020 35	108,763 76	126,133 40	134,899 77	119,465 69
National bank notes outstanding.....	530,000 00	525,000 00	536,497 50	555,300 00	570,000 00
Due to other National banks.....	72,614 44	48,126 02	47,448 04	57,899 66	176,573 32
Due to State banks and bankers.....	288,482 64	305,356 81	246,966 74	235,051 44	308,016 58
Dividends unpaid.....		258 03	40 00		28 00
Individual deposits subject to check.....	1,061,042 12	1,050,727 08	1,158,364 19	1,043,216 12	976,836 13
Demand certificates of deposit.....	757,653 26	765,988 33	737,330 43	799,178 12	797,665 89
Time certificates of deposit.....					
Certified checks.....	817 95	354 00	345 00	1,128 60	385 00
Cashier's checks outstanding.....					
United States deposits.....	45,000 00	40,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$3,604,630 76	\$3,564,574 03	\$3,583,125 30	\$3,556,643 71	\$3,669,970 61

No. 2890.

OLD NATIONAL BANK, GRAND RAPIDS.

WILLARD BARNHART, *President*; HARVEY J. HOLLISTER, GEO. C. PIERCE, *Vice Presidents*;
CLAY H. HOLLISTER, *Cashier*; GEORGE F. MACKENZIE, H. A. WOODRUFF, *Assistant Cashiers*.

DIRECTORS.—Willard Barnhart, W. W. Cummer, Joseph H. Martin, W. R. Shelby, L. H. Withey,
Geo. C. Pierce, Harvey J. Hollister, Wm. Judson, W. D. Stevens, Clay H. Hollister, J. C. Holt,
Henry Idema, Edward Lowe, Wm. Alden Smith, James F. Barnett.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$3,827,530 75	\$3,658,988 40	\$3,696,306 63	\$4,041,696 09	\$3,991,493 69
Overdrafts, secured and unsecured	5,070 56	7,623 24	6,565 92	5,254 59	2,410 01
U. S. bonds to secure circulation..	800,000 00	800,000 00	800,000 00	800,000 00	800,000 00
U. S. bonds to secure U. S. deposits	45,000 00	40,000 00	10,000 00	10,000 00	1,000 00
U. S. bonds on hand.....			90,000 00	90,000 00	49,021 40
Premiums on U. S. bonds.....	29,918 45	29,918 45	29,918 45	29,918 45	25,918 45
Stocks, securities, etc.....	462,076 31	450,986 71	590,303 88	580,650 88	495,956 64
Banking house, furniture and fix- tures.....	212,604 74	212,604 74	212,604 74	212,604 74	212,604 74
Other real estate, and mortgages owned.....	20,454 45	15,454 45	10,874 45	9,144 45	9,064 45
Due from National banks (not re- serve agents).....	132,545 50	192,475 99	227,101 77	168,194 32	144,858 16
Due from State banks and bankers	219,888 22	184,832 64	193,929 20	131,806 22	195,653 42
Due from approved reserve agents	651,197 35	780,787 86	852,404 60	568,007 23	712,289 91
Checks and other cash items.....	10,245 45	5,042 95	3,898 01	1,165 32	5,777 23
Exchanges for clearing house....	21,559 91	28,721 91	46,397 24	18,516 32	37,083 13
Notes of other National banks....	92,000 00	86,000 00	71,000 00	76,000 00	62,000 00
Fractional paper currency, nickels and cents.....	1,627 87	1,766 43	1,941 76	2,057 29	2,552 35
Specie.....	262,013 10	323,606 10	251,731 66	255,485 60	252,797 20
Legal tender notes.....	99,000 00	93,000 00	77,000 00	81,000 00	63,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	40,000 00	40,000 00	34,900 00	40,000 00	29,600 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,000 00	1,000 00		5,000 00	
Totals.....	\$6,933,732 66	\$6,952,819 87	\$7,206,878 31	\$7,126,501 50	\$7,098,080 78
Liabilities.					
Capital stock paid in.....	\$800,000 00	\$800,000 00	\$800,000 00	\$800,000 00	\$800,000 00
Surplus fund.....	400,000 00	400,000 00	400,000 00	400,000 00	400,000 00
Undivided profits less expenses and taxes paid.....	183,380 78	137,816 52	175,104 98	187,687 47	159,550 76
National bank notes outstanding..	800,000 00	800,000 00	794,900 00	800,000 00	790,700 00
Due to other National banks....	233,947 33	270,656 87	339,610 04	301,745 06	306,379 54
Due to State banks and bankers..	526,445 27	570,165 55	548,966 87	469,813 78	477,626 38
Dividends unpaid.....	200 00	716 00	456 00	100 00	264 00
Individual deposits subject to check.....	2,669,321 03	2,716,047 93	2,632,539 72	2,662,426 79	2,736,896 30
Demand certificates of deposit....	1,206,671 62	1,076,184 41	903,263 02	749,347 90	573,837 05
Time certificates of deposit.....		139,279 94	599,474 60	743,233 42	847,732 40
Certified checks.....	68,766 63	1,952 65	2,563 08	2,147 10	4,094 35
Cashier's checks outstanding.....					
United States deposits.....	45,000 00	40,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above Stated.....					
Totals.....	\$6,933,732 66	\$6,952,819 87	\$7,206,878 31	\$7,126,501 50	\$7,098,080 78

No. 2143.

FIRST NATIONAL BANK OF HANCOCK, HANCOCK.

AUGUST METTE, *President*; ARCHIBALD J. SCOTT, *Vice President*; WILLIAM R. THOMPSON, *Cashier*;
MICHAEL M. SHEA, JOHN C. CONDON, *Assistant Cashiers*.

DIRECTORS.—August Mette, A. J. Scott, Geo. H. Nichols, C. D. Hanchette, Wm. Kerredge, J. H. Hicok, E. M. Lieblein, Edward Ryan, Jos. W. Selden, Thos. H. Collins, W. R. Thompson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$927,788 66	\$922,841 53	\$937,843 57	\$1,046,523 54	\$1,027,027 06
Overdrafts, secured and unsecured	1,813 49	1,185 59	661 90	765 73	2,212 42
U. S. bonds to secure circulation...	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	44,589 72	44,589 72	36,925 46	34,743 74	79,042 64
Banking house, furniture and fixtures.....	51,482 81	51,482 81	51,482 81	51,482 81	51,482 81
Other real estate, and mortgages owned.....	27,314 28	27,314 28	25,414 28	24,414 28	24,414 28
Due from National banks (not reserve agents).....	15,031 50	41,724 67	11,402 01	20,098 56	31,106 62
Due from State banks and bankers	13,196 52	3,162 74	11,841 77	12,004 73	16,721 26
Due from approved reserve agents	244,332 36	279,272 46	361,258 69	298,067 61	209,432 32
Checks and other cash items.....	273 88	1,350 50	575 97	259 67	1,145 41
Exchanges for clearing house....					
Notes of other National banks.....	8,790 00	13,565 00	17,235 00	13,315 00	7,035 00
Fractional paper currency, nickels and cents.....	701 52	773 09	908 58	635 45	229 15
Specie.....	75,943 20	83,564 75	80,009 00	89,163 60	97,733 95
Legal tender notes.....	9,825 00	8,275 00	14,245 00	10,235 00	7,230 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,473,582 94	\$1,533,602 14	\$1,622,304 04	\$1,654,229 72	\$1,607,312 92
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	44,584 59	37,866 40	44,583 54	45,085 34	47,949 32
National bank notes outstanding..	49,100 00	49,100 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	3,769 33	975 87	1,208 57	7,913 54	6,670 14
Due to State banks and bankers..			765 09		515 36
Dividends unpaid.....	179 00	314 00	154 00	959 00	164 00
Individual deposits subject to check.....	1,020,948 05	1,077,132 17	1,169,138 73	1,190,581 18	1,137,192 47
Demand certificates of deposit					
Time certificates of deposit.....	205,001 97	218,213 70	205,987 11	208,561 70	214,803 63
Certified checks.....			467 00	1,128 96	18 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above Stated.....					
Totals.....	\$1,473,582 94	\$1,533,602 14	\$1,622,304 04	\$1,654,229 72	\$1,607,312 92

No. 9087.

THE SUPERIOR NATIONAL BANK, HANCOCK.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL, *Cashier*;
J. C. JEFFERY, *Assistant Cashier*.DIRECTORS.—C. A. Wright, Jacob Baer, Gordon R. Campbell, George Ruppe, Charles L. Lawton,
Henry L. Baer, M. C. Getchell.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$666,755 30	\$646,973 16	\$646,776 17	\$675,215 83	\$703,377 21
Overdrafts, secured and unsecured	279 82	198 84	433 26	416 72	958 49
U. S. bonds to secure circulation..	25,000 00	25,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,125 00	1,125 00	1,500 00	1,500 00	1,500 00
Stocks, securities, etc.....	73,398 51	74,608 51	69,750 21	69,250 21	68,327 76
Banking house, furniture and fix- tures.....	48,005 05	47,995 05	47,995 05	47,995 05	47,995 05
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	2,905 12	12,576 48	4,730 70	9,489 01	7,008 35
Due from State banks and bankers	12,923 41	49,780 15	30,465 09	53,540 68	63,300 40
Due from approved reserve agents	74,619 58	84,759 29	120,674 84	130,261 51	124,736 06
Checks and other cash items.....	2,959 89	3,049 44	2,012 05	8,206 10	436 62
Exchanges for clearing house.....			232 83		
Notes of other National banks.....	4,800 00	8,000 00	13,600 00	5,000 00	15,300 00
Fractional paper currency, nickels and cents.....	172 20	266 71	201 20	88 78	110 49
Specie.....	85,240 95	96,230 20	94,515 30	89,819 15	94,159 45
Legal tender notes.....	4,000 00	12,500 00	4,500 00	6,000 00	6,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	2,000 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					100 00
Totals.....	\$1,003,434 83	\$1,064,312 83	\$1,089,386 50	\$1,149,283 04	\$1,185,809 88
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	27,701 65	25,409 56	30,114 94	27,853 70	27,885 92
National bank notes outstanding..	25,000 00	25,000 00	49,500 00	50,000 00	50,000 00
Due to other National banks.....	1,051 23	317 28	4,431 31	3,240 25	137 49
Due to State banks and bankers..	3,460 25	5,001 58	3,232 09	7,753 04	6,188 92
Dividends unpaid.....					
Individual deposits subject to check.....	708,666 01	767,206 87	760,403 65	819,438 44	854,644 17
Demand certificates of deposit.....					
Time certificates of deposit.....	87,555 69	91,317 54	91,704 51	90,497 61	96,953 38
Certified checks.....				500 00	
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,003,434 83	\$1,064,312 83	\$1,089,386 50	\$1,149,283 04	\$1,185,809 88

STATE BANKING DEPARTMENT.

No. 6727.

THE FIRST NATIONAL BANK, HART.

FRED J. RUSSELL, *President*; J. K. FLOOD, *Vice President*; C. L. FLOOD, *Cashier*;
WM. F. DOWALD, *Assistant Cashier*.

DIRECTORS.—A. S. White, F. J. Russell, J. K. Flood, W. R. Roach, J. H. Colby.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$179,981 08	\$192,614 86	\$173,741 42	\$183,904 78	\$179,064 88
Overdrafts, secured and unsecured	1,307 15	725 22	2,386 86	1,956 62	1,659 79
U. S. bonds to secure circulation...	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	200 00	200 00	200 00	200 00	200 00
Stocks, securities, etc.....	23,100 00	22,900 00	25,900 00	28,900 00	24,800 00
Banking house, furniture and fix- tures.....	4,200 00	4,200 00	4,200 00	4,200 00	4,200 00
Other real estate, and mortgages owned.....					
Items in transit.....		125 00	2,753 71	5,466 13	
Due from National banks (not re- serve agents).....	23,971 48	14,129 22	15,622 83	9,787 68	5,802 13
Due from State banks and bankers	12,181 86				
Due from approved reserve agents	44,184 76	36,808 02	26,935 69	25,323 42	30,113 60
Checks and other cash items.....	250 91	88 06	989 95	358 63	650 75
Exchanges for clearing house.....					
Notes of other National banks.....		1,400 00	1,195 00	1,660 00	1,000 00
Fractional paper currency, nickels and cents.....	318 11	390 79	443 10	466 81	272 18
Specie.....	11,938 20	7,150 00	7,569 80	7,096 70	7,791 85
Legal tender notes.....	11,391 00	12,653 00	11,281 00	12,853 00	10,199 00
Redemption fund with U. S. treas- urer (5% of circulation).....	500 00	500 00	500 00	500 00	500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$323,524 55	\$303,884 17	\$283,719 36	\$292,673 77	\$276,254 18
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	4,600 00	5,000 00	5,000 00	5,000 00	5,500 00
Undivided profits less expenses and taxes paid.....	10,075 27	5,678 21	8,135 11	8,833 65	8,015 03
National bank notes outstanding...	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Due to other National banks.....					
Due to State banks and bankers...					
Dividends unpaid.....					
Individual deposits subject to check.....	168,304 16	151,929 74	140,559 08	151,013 44	142,301 46
Demand certificates of deposit....	100,545 12	101,276 22	90,025 17	87,826 68	80,437 69
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above Stated.....					
Totals.....	\$323,524 55	\$303,884 17	\$283,719 36	\$292,673 77	\$276,254 18

NATIONAL BANKS OF MICHIGAN.

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No. 1745.

HASTINGS NATIONAL BANK, HASTINGS.

J. T. LOMBARD, *President*; J. F. GOODYEAR, *Vice President*; W. D. HAYES, *Cashier*;
HARRY G. HAYES, *Assistant Cashier*.

DIRECTORS.—J. T. Lombard, F. D. Pratt, W. D. Hayes, J. F. Goodyear, Clement Smith, R. K. Grant,
W. H. Chase.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$411,281 92	\$435,350 77	\$447,734 00	\$437,335 61	\$439,275 97
Overdrafts, secured and unsecured	2,226 35	2,867 52	5,782 10	1,302 68	3,464 22
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	34,000 00	29,000 00	29,000 00	29,000 00	28,500 00
Banking house, furniture and fix- tures.....	14,000 00	14,000 00	14,000 00	14,000 00	14,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	4,957 66	4,982 15	5,052 13	5,013 81	5,080 18
Due from State banks and bankers					
Due from approved reserve agents	54,185 63	44,955 63	29,172 21	49,749 39	39,118 89
Checks and other cash items.....	7,300 56	3,609 88	4,231 86	3,335 67	8,324 78
Exchanges for clearing house.....					
Notes of other National banks.....	2,401 00	2,666 00	910 00	1,500 00	1,192 00
Fractional paper currency, nickels and cents.....	234 56	336 93	309 93	289 89	197 22
Specie.....	10,931 05	12,466 90	13,219 35	13,719 35	13,058 60
Legal tender notes.....	20,000 00	15,000 00	17,002 00	14,022 00	18,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer other than 5% redemption fund.....					
Totals.....	\$614,078 73	\$617,735 78	\$618,913 58	\$621,768 40	\$614,711 86
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	16,625 07	16,196 44	16,852 73	5,900 87	12,043 54
National bank notes outstanding..	44,740 00	49,100 00	50,000 00	49,300 00	49,000 00
Due to other National banks.....					
Due to State banks and bankers					
Dividends unpaid.....	20 00	40 00	94 00	30 00	206 00
Individual deposits subject to check.....	362,991 82	370,442 02	358,390 19	382,515 97	373,374 41
Demand certificates of deposit....	89,701 84	81,957 32	78,576 63	84,021 43	80,087 91
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....			15,000 00		
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$614,078 73	\$617,735 78	\$618,913 58	\$621,768 40	\$614,711 86

No. 168.

FIRST NATIONAL BANK, HILLSDALE.

F. M. STEWART, *President*; C. H. WINCHESTER, *Vice President*; C. F. STEWART, *Cashier*;
Wm. PRIDEAUX, *Assistant Cashier*.

DIRECTORS.—F. M. Stewart, C. H. Winchester, C. E. Lawrence, H. B. Waldron, C. F. Stewart,
E. B. Rogers.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$532,610 49	\$523,893 61	\$551,828 10	\$539,900 47	\$522,229 19
Overdrafts, secured and unsecured	20,585 47	21,375 37	10,399 64	11,241 29	6,966 10
U. S. bonds to secure circulation..	13,750 00	13,750 00	13,750 00	13,750 00	13,750 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	108,817 06	108,817 06	108,817 06	104,017 06	115,329 56
Banking house, furniture and fix- tures.....	8,853 86	8,853 86	8,853 86	8,853 86	8,853 86
Other real estate, and mortgages owned.....	480 00	480 00	480 00	480 00	480 00
Due from National banks (not re- serve agents).....					
Due from State banks and bankers	1,222 18	110 46	4,490 90	285 60	1,853 28
Due from approved reserve agents	61,561 03	76,092 98	63,197 35	53,199 01	58,516 38
Checks and other cash items.....	341 75	345 73	487 12	450 00	327 50
Exchanges for clearing house.....					
Notes of other National banks.....	1,268 00	1,074 00	1,097 00	1,249 00	560 00
Fractional paper currency, nickels and cents.....	456 20	66 00	70 49	69 30	60 21
Specie.....	45,004 00	44,470 00	42,149 00	42,951 05	39,620 00
Legal tender notes.....	5,797 00	4,660 00	3,900 00	7,500 00	6,150 00
Redemption fund with U. S. treas- urer (5% of circulation).....	662 50	662 50	662 50	662 50	662 50
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$901,409 54	\$904,351 57	\$909,873 02	\$784,675 14	\$775,358 58
Liabilities.					
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid.....	14,079 65	15,717 90	13,620 66	15,987 18	14,343 15
National bank notes outstanding..	13,725 00	13,725 00	13,125 00	12,025 00	13,725 00
Due to other National banks.....					
Due to State banks and bankers..	7,147 32	658 02		900 06	8,520 53
Dividends unpaid.....					
Individual deposits subject to check.....	123,750 75	151,351 67	141,939 25	125,396 20	114,238 87
Demand certificates of deposit....	557,700 82	536,786 81	556,188 11	545,300 10	544,531 03
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$901,409 54	\$904,351 57	\$909,873 02	\$784,675 14	\$775,358 58

NATIONAL BANKS OF MICHIGAN.

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No. 5896.

CITIZENS' NATIONAL BANK, HOUGHTON.

FRANK HAUN, *President*; CLAUDE V. SEEBER, *Vice President*; C. H. MOSS, *Cashier*.

DIRECTORS.—Frank Haun, C. H. Moss, J. H. Jasberg, C. V. Seeber, A. M. Schulte, A. F. Heidkamp, John G. Stone.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$391,684 35	\$407,629 08	\$415,492 15	\$384,043 88	\$361,345 99
Overdrafts, secured and unsecured	3,405 62	3,681 10	3,857 30	3,045 21	1,722 26
U. S. bonds to secure circulation..	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,120 00	1,120 00	1,120 00	1,120 00	1,120 00
Stocks, securities, etc.....					1,000 00
Banking house, furniture and fix- tures.....	9,700 00	9,700 00	9,700 00	9,700 00	9,700 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	8,915 23	2,370 90	5,587 25	17,201 79	29,014 71
Due from State banks and bankers	9,383 40	1,615 53	1,493 67	5,832 56	6,841 11
Due from approved reserve agents	44,028 89	22,745 23	27,985 66	45,217 66	40,806 74
Checks and other cash items.....	4,987 66	8,278 03	6,925 49	1,154 69	1,137 69
Exchanges for clearing house					
Notes of other National banks	4,460 00	3,165 00	4,585 00	5,065 00	5,665 00
Fractional paper currency, nickels and cents.....	105 85	249 44	105 81	267 11	84 25
Specie.....	31,025 40	38,605 00	30,392 20	29,469 27	39,315 00
Legal tender notes.....	8,735 00	5,040 00	5,475 00	8,745 00	2,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,750 00	1,750 00	1,750 00	1,750 00	1,750 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$554,301 40	\$540,949 31	\$549,469 59	\$547,612 17	\$536,502 85
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	25,433 99	13,123 85	15,425 97	16,275 95	3,156 50
National bank notes outstanding..	34,400 00	34,300 00	34,000 00	34,500 00	35,000 00
Due to other National banks.....	719 45		2,998 56		252 80
Due to State banks and bankers..		1,923 26	404 82		
Dividends unpaid.....	90 00	75 00			30 00
Individual deposits subject to check.....	422,726 09	408,693 76	412,971 80	411,096 80	412,929 13
Demand certificates of deposit....	5,806 87	7,758 44	8,593 44	9,914 42	10,029 42
Time certificates of deposit.....					
Certified checks.....	125 00	75 00	75 00	825 00	105 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$554,301 40	\$540,949 31	\$549,469 59	\$547,612 17	\$536,502 85

No. 7676.

THE HOUGHTON NATIONAL BANK, HOUGHTON.

JAS. H. SEAGER, *President*; J. H. RICE, J. B. COOPER, *Vice Presidents*; WM. B. McLAUGHLIN, *Cashier*;
A. N. BAUDIN, *Assistant Cashier*.

DIRECTORS.—Jas. H. Seager, J. B. Cooper, F. McM. Stanton, L. L. Hubbard, J. H. Rice, W. D. Calverley, A. F. Rees, Wm. B. McLaughlin, F. W. Denton.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$2,024,161 97	\$2,076,965 82	\$2,133,642 31	\$2,195,945 78	\$2,094,989 36
Overdrafts, secured and unsecured	5,471 90	11,073 72	10,140 15	15,834 10	14,500 80
U. S. bonds to secure circulation...	150,000 00	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	246,350 00	247,350 00	247,350 00	248,350 00	271,100 00
Banking house, furniture and fix- tures.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	87,807 75	23,364 55	62,886 28	75,780 86	91,707 89
Due from State banks and bankers	34,776 84	19,710 43	39,611 49	25,894 85	40,003 65
Due from approved reserve agents	626,877 16	456,884 91	622,400 47	753,065 31	642,242 66
Checks and other cash items.....	27,638 72	24,480 93	16,735 87	18,541 70	22,591 50
Exchanges for clearing house					
Notes of other National banks.....	49,330 00	90,118 00	21,208 00	28,300 00	25,035 00
Fractional paper currency, nickels and cents.....	885 21	1,392 16	391 39	444 04	608 16
Specie.....	244,426 20	276,154 80	242,452 90	256,358 70	344,116 20
Legal tender notes.....	25,000 00	35,000 00	48,000 00	51,545 00	
Redemption fund with U. S. treas- urer (5% of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$3,679,725 75	\$3,569,995 32	\$3,752,318 86	\$3,977,560 34	\$3,854,395 02
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits less expenses and taxes paid.....	158,670 99	150,990 45	178,098 91	181,156 56	178,569 45
National bank notes outstanding...	149,200 00	148,500 00	144,400 00	140,150 00	144,300 00
Due to other National banks.....	2,678 49	10,095 00	6,179 71	20,560 49	18,435 44
Due to State banks and bankers...	22,539 33	20,774 08	33,954 77	13,007 75	31,379 49
Dividends unpaid.....		154 00			200 00
Individual deposits subject to check.....	2,814,347 73	2,737,281 20	2,884,519 29	3,113,568 25	3,001,570 07
Demand certificates of deposit....	48,931 32	50,037 70	54,560 84	57,484 40	54,448 07
Time certificates of deposit.....					
Certified checks.....	3,381 50	2,186 50	598 95	1,656 50	492 50
Cashier's checks outstanding.....					
United States deposits.....	79,976 39	49,976 39	49,976 39	49,976 39	25,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$3,679,725 75	\$3,569,995 32	\$3,752,318 86	\$3,977,560 34	\$3,854,395 02

No. 9359.

THE FIRST NATIONAL BANK, HUBBELL.

HENRY OPAL, *President*; JOSEPH ETHIER, DONALD K. MACDONALD, *Vice Presidents*;
SELDEN B. CRARY, *Cashier*.

DIRECTORS.—Henry Opal, D. K. Macdonald, A. L. Burgan, Joseph LeBlanc, Louis Thurmes, Joseph Ethier, Alex. Levin, Exavier Gillet, Geo. W. Orr, M. E. O'Brien, Selden B. Crary.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....				\$63,273 36	\$68,321 99
Overdrafts, secured and unsecured					
U. S. bonds to secure circulation...				25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....				492 15	492 15
Stocks, securities, etc.....					
Banking house, furniture and fix- tures.....				5,786 63	6,842 89
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....				2,996 52	5,431 64
Items in transit.....				254 14	315 27
Due from State banks and bankers					
Due from approved reserve agents				6,118 63	1,796 41
Checks and other cash items.....				318 75	859 08
Exchanges for clearing house.....					
Notes of other National banks.....				1,049 00	3,525 00
Fractional paper currency, nickels and cents.....				104 85	89 43
Specie.....				549 50	4,169 00
Legal tender notes.....				4,725 00	1,220 00
Redemption fund with U. S. treas- urer (5 % of circulation).....				1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....				\$111,968 53	\$119,042 86
Liabilities					
Capital stock paid in.....				\$25,000 00	\$25,000 00
Surplus fund.....				20,032 73	23,625 85
Undivided profits less expenses and taxes paid.....					
National bank notes outstanding.....				25,000 00	25,000 00
Due to other National banks.....					264 42
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....				33,933 40	43,851 49
Demand certificates of deposit.....				3,002 40	1,001 10
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....				5,000 00	
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....				\$111,968 53	\$119,042 86

No. 5789.

THE NATIONAL BANK OF IONIA, IONIA.

H. B. WEBBER, *President*; W. H. MATTISON, *Vice President*; M. M. MCGAREY, *Cashier*;
J. H. SMITH, *Assistant Cashier*.

DIRECTORS.—H. B. Webber, W. H. Mattison, T. A. Carten, H. E. Powell, O. R. Long, B. F. Hall,
M. J. Allen.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$363,465 13	\$352,186 68	\$383,904 20	\$363,179 19	\$355,500 21
Overdrafts, secured and unsecured	7,054 43	7,107 00	7,378 23	4,242 26	3,720 09
U. S. bonds to secure circulation...	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,200 00	1,200 00			
Stocks, securities, etc.....	58,470 00	63,470 00	63,470 00	63,470 00	63,470 00
Banking house, furniture and fixtures.....	9,000 00	8,500 00	8,500 00	8,500 00	8,500 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	3,106 90	4,049 60	4,943 55	4,962 79	6,842 65
Due from State banks and bankers	4,876 28	18,245 04	11,682 53	16,596 51	14,771 45
Due from approved reserve agents	21,674 19	34,805 41	28,980 46	56,002 75	59,073 62
Checks and other cash items.....					
Exchanges for clearing house....	1,950 57	945 79	3,541 84	9,041 53	1,219 65
Notes of other National banks....	1,500 00	500 00	600 00	400 00	1,000 00
Fractional paper currency, nickels and cents.....	170 24	186 50	226 28	242 97	290 81
Specie.....	14,418 00	16,598 89	14,528 00	17,300 00	15,200 00
Legal tender notes.....	17,608 00	19,703 00	17,570 00	18,936 00	22,847 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	1,900 00	2,200 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$556,993 74	\$579,997 91	\$597,525 09	\$615,374 00	\$605,535 48
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	12,500 00	12,500 00
Undivided profits less expenses and taxes paid.....	5,115 34	3,763 06	5,578 58	1,389 05	4,450 84
National bank notes outstanding..	50,000 00	49,400 00	49,700 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....		20 00		944 00	
Individual deposits subject to check.....	199,268 44	240,380 37	247,853 83	254,086 65	227,292 56
Demand certificates of deposit....	236,209 96	226,434 48	234,392 68	246,454 30	261,292 08
Time certificates of deposit.....					
Certified checks.....	6,400 00				
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$556,993 74	\$579,997 91	\$597,525 09	\$615,374 00	\$605,535 48

No. 3806.

FIRST NATIONAL BANK, IRON MOUNTAIN.

E. F. BROWN, *President*; J. A. KIMBERLY, *Vice President*; R. S. POWELL, *Cashier*;
F. J. OLIVER, *Assistant Cashier*.

DIRECTORS.—E. F. Brown, W. H. Scandling, J. H. Cundy, R. S. Powell, J. A. Kimberly, A. Bjorkman,
W. J. Cudlip.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$522,420 27	\$512,339 74	\$504,818 58	\$508,834 32	\$524,754 22
Overdrafts, secured and unsecured					
U. S. bonds to secure circulation...	35,000 00	35,000 00	35,000 00	35,000 00	50,000 00
U. S. bonds to secure U. S. deposits	50,000 00	45,000 00	10,000 00	10,000 00	1,000 00
U. S. bonds on hand.....			30,000 00	30,000 00	
Premiums on U. S. bonds.....	2,400 00	2,200 00	2,050 00	2,000 00	1,762 06
Stocks, securities, etc.....	153,283 50	181,543 50	185,383 22	186,595 85	190,734 20
Banking house, furniture and fix- tures.....	43,000 00	43,000 00	43,507 00	43,507 00	43,507 00
Other real estate, and mortgages owned.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Due from National banks (not re- serve agents).....	11,571 73	13,201 85	12,525 85	14,268 52	8,843 52
Due from State banks and bankers	492 13	449 92	180 63	170 49	602 56
Due from approved reserve agents	57,126 07	82,370 77	68,174 80	60,993 03	60,280 82
Checks and other cash items.....	6,176 37	2,948 86	3,820 93	6,401 25	2,079 50
Exchanges for clearing house					
Notes of other National banks.....	4,640 00	5,730 00	7,155 00	2,830 00	4,350 00
Fractional paper currency, nickels and cents.....	320 70	380 88	338 56	338 94	204 83
Specie.....	40,888 95	40,157 65	39,175 20	42,855 45	45,162 60
Legal tender notes.....	2,990 00	2,875 00	4,460 00	7,555 00	7,575 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,750 00	1,750 00	1,750 00	1,750 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$933,059 72	\$969,948 17	\$949,339 77	\$954,099 85	\$950,356 31
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid.....	19,007 51	17,215 77	13,987 69	20,006 06	20,434 75
National bank notes outstanding..	35,000 00	35,000 00	35,000 00	35,000 00	50,000 00
Due to other National banks.....	378 06	1,116 70	414 52	547 98	754 15
Due to State banks and bankers..	126 94		745 30	353 91	480 52
Dividends unpaid.....	125 00	25 00		75 00	
Individual deposits subject to check.....	648,984 63	697,377 42	701,323 73	705,829 64	699,062 06
Demand certificates of deposit....	37,224 26	38,881 51	37,947 43	41,038 69	36,713 76
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....		193 20	1,215 00	110 00	110 00
United States deposits.....	50,000 00	40,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Reserved for interest and taxes...	2,213 32	138 57	8,706 10	1,138 57	1,801 07
Liabilities other than those above stated.....					
Totals.....	\$933,059 72	\$969,948 17	\$949,339 77	\$954,099 85	\$950,356 31

No. 8545.

THE FIRST NATIONAL BANK, IRON RIVER.

ELLSWORTH S. COE, *President*; WM. J. RICHARDS, *Vice President*; ALBERT J. POHLAND, *Cashier*.

DIRECTORS.—Ellsworth S. Coe, William J. Richards, Isaac W. Byers, Barney Krom, Chas. E. Lawrence, William H. Jobe, Finlay A. Morrison.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$172,969 66	\$202,519 50	\$194,545 66	\$210,347 60	\$167,995 64
Overdrafts, secured and unsecured	1,552 53	1,624 54	1,525 22	2,212 48	1,257 92
U. S. bonds to secure circulation..	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,562 64	1,562 64	1,562 64	1,562 64	1,562 64
Stocks, securities, etc.....	52,252 63	54,610 30	66,492 62	63,200 49	76,523 48
Banking house, furniture and fix- tures.....	14,782 50	21,898 00	27,238 72	27,785 47	28,239 52
Other real estate, and mortgages owned.....	4,500 00				
Due from National banks (not re- serve agents).....		2,103 35		1,188 43	368 12
Due from State banks and bankers	1,415 83	762 42	354 06	1,766 55	1,587 86
Items in transit.....		988 05		2,563 16	888 74
Due from approved reserve agents	43,333 55	43,800 57	59,110 20	75,451 49	62,872 78
Checks and other cash items.....	100 92	160 52	313 00	82 28	972 25
Exchanges for clearing house.....					
Notes of other National banks.....	1,400 00	2,310 00	1,800 00	870 00	3,500 00
Fractional paper currency, nickels and cents.....	210 00	918 78	450 97	270 69	1,037 38
Specie.....	21,304 25	25,225 15	18,204 90	16,004 25	20,467 30
Legal tender notes.....	3,900 00	3,560 00	1,400 00	1,250 00	4,500 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,750 00	1,750 00	1,750 00	1,750 00	1,750 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$356,034 51	\$398,793 82	\$408,752 99	\$441,305 53	\$408,523 63
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,500 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	2,446 68	482 13	1,629 02	3,296 37	858 70
National bank notes outstanding..	35,000 00	33,200 00	34,500 00	34,200 00	34,100 00
Due to other National banks.....	150 26		243 58		
Due to State banks and bankers..			311 70		
Dividends unpaid.....	246 00	124 00	40 00		48 00
Individual deposits subject to check.....	215,975 54	259,644 05	254,147 46	290,234 77	262,561 07
Demand certificates of deposit....					
Time certificates of deposit.....	43,109 52	44,471 17	52,223 51	51,405 16	48,116 65
Certified checks.....	500 00				
Cashier's checks outstanding.....	1,106 51	872 47	5,657 12	2,169 23	2,839 21
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$356,034 51	\$398,793 82	\$408,752 99	\$441,305 53	\$408,523 63

NATIONAL BANKS OF MICHIGAN.

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No. 3971.

*FIRST NATIONAL BANK, IRONWOOD.

H. F. JAHN, *President*; JAMES DEVROY, *Vice President*; E. T. LARSON, *Cashier*;
G. H. BEDDOW, *Assistant Cashier*.

DIRECTORS.—H. F. Jahn, J. A. Tederstrom, E. T. Larson, James Devroy, C. E. Houk, Charles R. Clark.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$370,082 86	\$399,920 73	\$448,183 37		
Overdrafts, secured and unsecured	5,077 29	2,762 11	2,298 83		
U. S. bonds to secure circulation..	12,500 00	12,500 00	12,500 00		
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....	800 00	800 00	800 00		
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	97,125 00	97,125 00	105,425 00		
Banking house, furniture and fix- tures.....	5,750 00	5,750 00	6,350 00		
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	4,511 20	292 34	3,131 20		
Due from State banks and bankers	970 21	4,406 08	1,417 21		
Due from approved reserve agents	37,746 94	31,989 69	13,811 80		
Checks and other cash items.....	393 81	4,305 17	1,397 04		
Exchanges for clearing house.....					
Notes of other National banks.....	1,200 00	1,500 00	1,200 00		
Fractional paper currency, nickels and cents.....	75 45	75 28	125 46		
Specie.....	9,326 50	40,705 00	30,001 50		
Legal tender notes.....	18,375 00	11,350 00	27,826 00		
Redemption fund with U. S. treas- urer (5% of circulation).....	625 00	625 00	625 00		
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$504,559 26	\$614,086 38	\$655,092 41		
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00		
Surplus fund.....	20,000 00	20,000 00	20,000 00		
Undivided profits less expenses and taxes paid.....	3,495 21	1,629 94	1,288 12		
National bank notes outstanding..	12,500 00	12,500 00	12,500 00		
Due to other National banks.....	5,624 63				
Due to State banks and bankers..	5,511 12				
Dividends unpaid.....		180 00			
Individual deposits subject to check.....	113,509 82	167,641 41	179,365 37		
Savings deposits.....	123,039 60	129,587 01	139,514 70		
Demand certificates of deposit.....					
Time certificates of deposit.....	230,128 88	232,548 02	252,049 22		
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Reserved for taxes.....	750 00		375 00		
Liabilities other than those above stated.....					
Totals.....	\$564,559 26	\$614,086 38	\$655,092 41		

*Placed in receiver's possession June 21, 1909.

No. 9517.

THE GOGEBIC NATIONAL BANK, IRONWOOD.

D. E. SUTHERLAND, *President*; GEORGE H. ABEEL, *Vice President*; M. W. MATTECHECK, *Cashier*;
EDWARD STEVENS, *Assistant Cashier*.

DIRECTORS.—D. E. Sutherland, George H. Abeel, John M. Bush, James Devoy, Dr. J. W. Whiteside,
L. C. Brewer, John H. McLean, M. M. Duncan, O. C. Davidson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....					\$660 00
Overdrafts, secured and unsecured.....					
U. S. bonds to secure circulation.....					25,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					230 94
Expenses.....					140 51
Stocks, securities, etc.....					
Banking house, furniture and fixtures.....					3,293 80
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....					
Due from State banks and bankers.....					
Items in transit.....					2,056 04
Due from approved reserve agents.....					43,698 74
Checks and other cash items.....					458 60
Exchanges for clearing house.....					
Notes of other National banks.....					4,500 00
Fractional paper currency, nickels and cents.....					156 47
Specie.....					7,224 85
Legal tender notes.....					20,730 00
Redemption fund with U. S. treasurer (5 % of circulation).....					
Due from U. S. treasurer, other than 5 % redemption fund.....					25,000 00
Totals.....					\$133,164 94
Liabilities.					
Capital stock paid in.....					\$50,000 00
Surplus fund.....					
Undivided profits less expenses and taxes paid.....					25,000 00
National bank notes outstanding.....					
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....					34,168 38
Demand certificates of deposit.....					
Time certificates of deposit.....					1,996 56
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					22,000 00
Totals.....					\$133,164 94

No. 5668.

THE MINERS' NATIONAL BANK, ISHPERING.

F. BRAASTAD, *President*; H. O. YOUNG, *Vice President*; A. B. MINER, *Cashier*;
O. G. AAS, GEO. HATHAWAY, *Assistant Cashiers*.

DIRECTORS.—F. Braastad, D. T. Morgan, Alexander Maitland, W. H. Johnston, H. O. Young,
M. M. Duncan, A. B. Miner, James Clancey, T. A. Felch.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$843,867 23	\$846,850 93	\$876,869 26	\$855,256 05	\$832,424 86
Overdrafts, secured and unsecured	2,296 67	1,105 32	780 45	2,585 34	1,828 17
U. S. bonds to secure circulation...	99,000 00	99,000 00	99,000 00	99,000 00	99,000 00
U. S. bonds to secure U. S. deposits	51,000 00	51,000 00	51,000 00	51,000 00	50,000 00
Other bonds to secure U. S. deposits	40,000 00	30,000 00	30,000 00	30,000 00	.....
U. S. bonds on hand.....	.....	.....	.....	.....	.....
Premiums on U. S. bonds.....	.....	.....	.....	.....	.....
Stocks, securities, etc.....	62,650 00	76,200 00	73,150 00	74,150 00	120,150 00
Banking house, furniture and fixtures.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate, and mortgages owned.....	.....	.....	.....	.....	.....
Due from National banks (not reserve agents).....	68,127 70	39,564 63	27,713 94	33,233 14	19,258 25
Due from State banks and bankers	14,152 14	12,032 42	19,022 48	2,510 62	1,924 86
Due from approved reserve agents	27,699 42	135,060 84	51,252 39	78,512 45	12,116 57
Checks and other cash items.....	1,988 17	3,534 27	611 05	3,054 87	4,229 60
Exchanges for clearing house	.....	.....	.....	.....	.....
Notes of other National banks.....	4,980 00	17,180 00	9,675 00	4,580 00	5,800 00
Fractional paper currency, nickels and cents.....	330 78	421 66	492 63	561 81	323 89
Specie.....	83,828 00	127,588 50	108,217 00	91,892 00	84,696 50
Legal tender notes.....	2,350 00	5,400 00	2,000 00	850 00	2,000 00
Redemption fund with U. S. treasurer (5% of circulation)	4,950 00	4,950 00	4,950 00	4,950 00	4,950 00
Due from U. S. treasurer, other than 5% redemption fund.....	.....	.....	.....	.....	.....
Totals.....	\$1,327,220 11	\$1,409,918 57	\$1,374,715 20	\$1,352,136 28	\$1,258,502 70
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00	80,000 00
Undivided profits less expenses and taxes paid.....	3,855 41	1,540 26	2,455 44	8,437 90	6,182 37
National bank notes outstanding.....	98,000 00	96,600 00	92,250 00	98,200 00	99,000 00
Due to other National banks.....	529 37	2,568 25	1,732 50	4,161 38	2,128 43
Due to State banks and bankers.....	3,844 48	.....	425 33	710 32	2,235 33
Dividends unpaid.....	20 00	60 00	263 00	40 00	.....
Individual deposits subject to check.....	950,659 78	1,110,474 35	1,016,915 42	979,695 17	907,068 97
Demand certificates of deposit.....	7,296 09	5,576 09	7,526 89	10,416 89	11,352 98
Time certificates of deposit.....	.....	.....	.....	.....	.....
Certified checks.....	3,015 00	3,099 62	3,149 62	474 62	534 62
Cashier's checks outstanding.....	.....	.....	.....	.....	.....
United States deposits.....	85,000 00	75,000 00	75,000 00	75,000 00	50,000 00
Deposits of U. S. disbursing officers	.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....	.....
Totals.....	\$1,327,220 11	\$1,409,918 57	\$1,374,715 20	\$1,352,136 28	\$1,258,502 70

STATE BANKING DEPARTMENT.

No. 6485.

ITHACA NATIONAL BANK, ITHACA.

ISAAC S. SEAYER, *President*; W. T. NALDRETT, HENRY McCORMACK, *Vice Presidents*;
H. C. BARSTOW, *Cashier*; W. A. STAHL, *Assistant Cashier*.

DIRECTORS.—ISAAC S. Seaver, W. T. Naldrett, J. P. Whitman, Samuel Lewis, Ransom Allen, Henry McCormack, Chas. G. Graham, Jotham Allen, Ray G. Maloney, Amos I. Ewen.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$166,743 15	\$182,474 61	\$195,882 85	\$205,697 84	\$211,707 45
Overdrafts, secured and unsecured.....	270 00	250 49	66 99	163 66	1,370 56
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	900 00	800 00	800 00	800 00	800 00
Stocks, securities, etc.....					
Banking house, furniture and fixtures.....	2,595 00	12,630 00	12,630 00	12,630 00	12,630 00
Other real estate, and mortgages owned.....	8,000 00				
Due from National banks (not reserve agents).....	5,554 55	9,586 92	3,641 75	5,639 17	10,711 39
Items in transit.....	2,630 06				
Due from State banks and bankers.....		1,423 12	1,650 00	4,666 10	23,061 32
Due from approved reserve agents.....	18,206 50	19,837 35	21,535 55	23,185 51	7,800 63
Checks and other cash items.....	2,400 23	139 56	244 92	166 80	403 07
Exchanges for clearing house.....			1,010 00		
Notes of other National banks.....	3,500 00	4,315 00	875 00	95 00	880 00
Fractional paper currency, nickels and cents.....	120 96	163 15	133 68	129 55	162 60
Specie.....	16,405 00	12,694 00	14,516 00	17,190 50	21,576 50
Legal tender notes.....	3,000 00	2,000 00			
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$256,575 45	\$272,564 20	\$279,236 74	\$296,614 13	\$317,333 52
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits less expenses and taxes paid.....	2,730 36	1,609 48	2,732 03	2,468 59	441 51
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	24,500 00	24,200 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	96,231 88	106,947 38	101,695 30	109,949 40	143,057 41
Demand certificates of deposit.....	99,534 42	105,928 55	116,730 62	126,417 35	116,555 81
Time certificates of deposit.....					
Certified checks.....	78 79	78 79	78 79	278 79	78 79
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$256,575 45	\$272,564 20	\$279,236 74	\$296,614 13	\$317,333 52

No. 1533.

PEOPLE'S NATIONAL BANK, JACKSON.

B. M. DeLAMATER, *President*; JOHN O'BRIEN, H. S. REYNOLDS, *Vice Presidents*;
F. H. HELMER, *Cashier*.

DIRECTORS.—B. M. De Lamater, F. H. Helmer, W. R. Reynolds, John O'Brien, E. B. Clarkson,
E. W. Barber, L. B. Cowley, H. S. Reynolds.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$751,626 23	\$800,682 66	\$888,206 86	\$887,206 53	\$877,274 84
Overdrafts, secured and unsecured	13,587 18	10,228 89	6,753 68	19,109 88	14,681 33
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,080 00	2,080 00	2,080 00	2,080 00	2,080 00
Stocks, securities, etc.....	155,918 36	127,442 16	125,442 16	125,442 16	125,442 16
Banking house, furniture and fix- tures.....	7,224 40	7,371 40	7,594 58	7,675 58	7,675 58
Other real estate, and mortgages owned.....	24,730 24	24,685 24	24,617 74	24,572 74	20,977 28
Due from National banks (not re- serve agents).....	1,378 10	570 67	940 55	2,246 42	1,963 83
Due from State banks and bankers					
Due from approved reserve agents	60,507 03	141,063 95	57,500 19	107,226 87	91,804 76
Checks and other cash items.....	968 82	1,020 75	182 28	339 18	137 88
Exchanges for clearing house.....	9,134 10	7,377 90	8,083 17	2,418 21	4,044 06
Notes of other National banks.....	3,380 00	8,045 00	3,750 00	2,410 00	4,285 00
Fractional paper currency, nickels and cents.....	1,647 88	1,663 29	1,550 80	1,880 86	1,731 44
Specie.....	61,654 45	61,811 70	55,121 80	66,370 45	59,305 35
Legal tender notes.....	35,055 00	47,200 00	43,759 00	47,357 00	54,042 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....		800 00	600 00	500 00	1,500 00
Totals.....	\$1,181,421 79	\$1,294,543 41	\$1,278,682 81	\$1,349,315 88	\$1,319,445 51
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	27,347 30	25,828 88	32,374 62	30,207 09	24,620 04
National bank notes outstanding..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....					
Individual deposits subject to check.....	590,852 67	708,501 28	674,588 61	731,914 89	674,925 81
Demand certificates of deposit....	373,221 82	370,213 25	381,219 58	396,693 90	419,899 66
Time certificates of deposit.....			500 00	500 00	
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,181,421 79	\$1,294,543 41	\$1,278,682 81	\$1,349,315 88	\$1,319,445 51

No. 3210.

CITY NATIONAL BANK, KALAMAZOO.

C. A. PECK, *President*; H. W. PARKER, *Vice President*; M. G. DAVIS, *Cashier*;
C. A. PRATT, *Assistant Cashier*.

DIRECTORS.—C. A. Peck, O. M. Allen, H. B. Hoyt, Geo. E. Bardeen, A. B. Connable, Frank H. Milham,
Harry C. Howard, H. W. Parker, John A. Pyl.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$1,030,189 39	\$1,091,339 74	\$1,117,932 45	\$1,129,117 84	\$1,100,842 66
Overdrafts, secured and unsecured.....	3,045 20	3,246 29	5,559 80	4,345 52	12,285 64
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....	25,000 00	25,000 00	50,000 00	50,000 00	25,000 00
Other bonds to secure U. S. deposits.....	28,000 00	28,000 00			
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	8,413 25	8,113 25	7,827 00	7,827 00	7,581 00
Stocks, securities, etc.....	97,000 00	112,109 33	112,109 33	112,109 33	104,500 00
Banking house, furniture and fixtures.....	3,250 00	3,250 00	3,250 00	3,250 00	3,250 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	7,471 99	9,523 76	7,021 64	7,075 74	11,154 44
Due from State banks and bankers.....	7,972 26	4,771 13	465 77		2,273 39
Due from approved reserve agents.....	127,885 79	226,378 90	134,910 13	91,441 13	121,735 58
Checks and other cash items.....	1,799 43	3,979 58	1,160 66	4,216 86	2,351 78
Exchanges for clearing house.....	13,045 23	11,264 62	18,777 72	9,073 09	11,430 38
Notes of other National banks.....	4,047 00	5,782 00	8,522 00	333 00	63 00
Fractional paper currency, nickels and cents.....	395 15	253 38	304 07	369 02	384 17
Specie.....	16,041 45	16,505 90	12,453 50	16,461 05	19,018 70
Legal tender notes.....	59,300 00	62,700 00	74,100 00	56,756 00	54,953 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,537,856 14	\$1,717,217 88	\$1,659,394 07	\$1,599,375 38	\$1,581,823 74
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	49,867 68	42,534 98	49,351 95	50,481 59	52,275 68
National bank notes outstanding.....	99,300 00	98,700 00	99,200 00	99,300 00	100,000 00
Due to other National banks.....	2,829 59	5,638 68	6,419 01	1,747 07	2,976 19
Due to State banks and bankers.....	37,709 87	58,338 78	59,429 45	47,380 66	37,378 96
Dividends unpaid.....					
Individual deposits subject to check.....	421,023 17	658,355 10	538,709 10	532,249 24	548,354 37
Demand certificates of deposit.....	619,866 62	596,388 77	595,252 81	505,146 55	504,801 07
Time certificates of deposit.....					
Certified checks.....		6,215 57			
Cashier's checks outstanding.....	4,548 00	1,046 00	6,031 75	640 25	6,372 57
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	25,000 00
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....	20,511 21			112,430 22	104,664 90
Bills payable.....	30,000 00		75,000 00		
Reserved for taxes.....	2,200 00				
Liabilities other than those above Stated.....					
Totals.....	\$1,537,856 14	\$1,717,217 88	\$1,659,394 07	\$1,599,375 38	\$1,581,823 74

NATIONAL BANKS OF MICHIGAN.

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No. 191.

THE FIRST NATIONAL BANK, KALAMAZOO.

GEO. W. RITCHIE, *President*; JAS. W. OSBORN, *Vice President*; H. H. CODDINGTON, *Cashier*;
F. S. PARSONS, *Assistant Cashier*.

DIRECTORS.—J. W. Osborn, H. Manvel, F. M. Clark, G. W. Ritchie, A. L. Pratt, Edward Ames,
Walter R. Taylor, Jas. H. Dewing, Ralph Emery.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$471,244 22	\$579,784 77	\$573,161 60	\$600,380 82	\$659,559 18
Overdrafts, secured and unsecured	4,092 29	4,725 20	5,659 87	12,331 77	9,487 41
U. S. bonds to secure circulation..	90,000 00	90,000 00	90,000 00	90,000 00	90,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....	2,000 00	2,000 00	400 00	2,500 00	2,500 00
Premiums on U. S. bonds.....	3,730 00	3,730 00	3,730 00	3,730 00	3,730 00
Stocks, securities, etc.....	90,241 81	116,739 81	164,814 81	149,814 81	109,314 81
Banking house, furniture and fix- tures.....	23,400 00	23,400 00	23,400 00	23,400 00	23,400 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	145,512 04	53,677 63	18,820 36	23,690 31	33,873 63
Due from State banks and bankers	36,278 09	36,519 57	27,410 23	27,575 04	27,634 69
Due from approved reserve agents	268,930 88	237,405 79	187,099 09	238,428 41	267,733 64
Checks and other cash items.....					
Exchanges for clearing house.....	4,096 50	8,576 61	5,569 45	9,106 30	12,068 54
Notes of other National banks.....	10,701 00	11,129 00	11,773 00	11,433 00	11,806 00
Fractional paper currency, nickels and cents.....	136 24	516 51	661 10	412 21	250 14
Specie.....	15,417 50	15,283 50	17,969 50	14,984 00	17,494 00
Legal tender notes.....	50,183 00	52,049 00	53,167 00	50,437 00	48,470 00
Redemption fund with U. S. treas- urer (5% of circulation).....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,220,463 57	\$1,240,037 39	\$1,188,136 01	\$1,262,723 67	\$1,321,822 04
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	70,000 00	70,000 00	70,000 00	70,000 00	70,000 00
Undivided profits less expenses and taxes paid.....	6,349 46	6,008 21	6,458 52	1,062 12	2,669 44
National bank notes outstanding..	90,000 00	90,000 00	90,000 00	90,000 00	90,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....	954 00	234 00	132 00	570 00	
Individual deposits subject to check.....	409,346 91	470,209 41	467,146 37	556,001 53	586,383 41
Demand certificates of deposit....	453,813 20	503,585 77	454,399 12	445,090 02	462,769 19
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above Stated.....					
Totals.....	\$1,220,463 57	\$1,240,037 39	\$1,188,136 01	\$1,262,723 67	\$1,321,822 04

No. 3211.

KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, *President*; M. J. BIGELOW, W. L. OTIS, *Vice Presidents*; H. DEN BLEYKER, *Cashier*;
L. M. PHELPS, *Assistant Cashier*.

DIRECTORS.—E. J. Phelps, M. J. Bigelow, E. B. Derenberg, J. den Bleyker, A. S. White, H. B. Osborne,
W. B. Milham, H. H. Everard, J. T. Upjohn, Geo. Clark, V. L. Palmer.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$1,116,917 36	\$1,125,503 48	\$1,190,221 25	\$1,242,264 11	\$1,292,773 85
Overdrafts, secured and unsecured	7,172 05	9,097 08	7,347 66	11,248 38	10,640 03
U. S. bonds to secure circulation..	90,000 00	90,000 00	90,000 00	90,000 00	90,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,850 00	2,850 00	2,850 00	2,850 00	2,850 00
Stocks, securities, etc.....	65,040 38	44,052 80	44,050 00	44,050 00	61,050 00
Banking house, furniture and fix- tures.....	172,100 00	172,100 00	172,100 00	172,100 00	172,510 00
Other real estate, and mortgages owned.....	14,806 69	23,692 69	21,342 69	22,842 69	24,606 69
Items in transit.....			1,598 66	1,258 08	
Due from National banks (not re- serve agents).....					
Due from State banks and bankers	2,599 61	11,648 80	4,006 07	8,257 25	14,252 25
Due from approved reserve agents	101,350 12	150,455 96	181,884 72	165,985 04	135,357 69
Checks and other cash items.....	5,156 07	632 43	841 83	481 45	4,736 32
Exchanges for clearing house.....	4,861 21	8,412 70	9,715 85	2,158 33	8,065 57
Notes of other National banks.....	3,665 00	2,035 00	1,990 00	4,930 00	1,705 00
Fractional paper currency, nickels and cents.....	217 22	332 02	200 42	365 17	376 54
Specie.....	64,832 15	54,603 90	51,777 90	54,969 30	55,985 30
Legal tender notes.....	32,410 00	30,363 00	54,718 00	54,473 06	49,054 00
Redemption fund with U. S. treas- urer (5% of circulation).....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,688,477 86	\$1,736,279 88	\$1,839,145 65	\$1,882,732 80	\$1,928,452 24
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	105,000 00	105,000 00	105,000 00	105,000 00	105,000 00
Undivided profits less expenses and taxes paid.....	20,948 01	14,442 51	17,275 97	18,989 46	21,027 85
National bank notes outstanding..	89,500 00	89,000 00	90,000 00	89,200 00	90,000 00
Due to other National banks.....					
Due to State banks and bankers..	11,063 86	12,302 19	23,997 33	15,833 72	33,517 43
Dividends unpaid.....					
Individual deposits subject to check.....	594,844 64	625,517 66	642,174 84	673,000 13	703,533 76
Demand certificates of deposit....	667,000 85	689,417 20	760,276 67	780,618 66	775,207 12
Time certificates of deposit.....					
Certified checks.....		300 00	150 00	50 00	
Cashier's checks outstanding.....	120 50	300 32	270 84	40 83	166 08
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,688,477 86	\$1,736,279 88	\$1,839,145 65	\$1,882,732 80	\$1,928,452 24

No. 1359.

MICHIGAN NATIONAL BANK, KALAMAZOO.

C. S. CAMPBELL, *President*; EDWARD WOODBURY, *Vice President*; ALBERT HENRY, *Cashier*.

DIRECTORS.—C. S. Campbell, E. Woodbury, A. M. Sterns, Ira A. Ransom, John W. Taylor, F. M. Hodge, H. S. Humphrey.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$826,440 89	\$847,301 53	\$838,809 36	\$908,682 85	\$917,008 75
Overdrafts, secured and unsecured	3,385 49	5,471 38	3,776 15	2,130 78	6,585 92
U. S. bonds to secure circulation..	65,000 00	65,000 00	65,000 00	65,000 00	65,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	80,275 00	85,025 00	83,025 00	82,025 00	93,025 00
Banking house, furniture and fix- tures.....	16,000 00	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate owned.....	30,600 00	30,600 00	35,600 00	35,600 00	35,600 00
Due from National banks (not re- serve agents).....	13,053 85	12,543 63	12,147 18	7,755 81	15,114 14
Due from State banks and bankers					
Due from approved reserve agents	204,628 63	149,020 43	150,137 84	111,914 09	158,697 02
Checks and other cash items.....	418 63	65 05	336 61	578 05	228 11
Exchanges for clearing house.....	6,052 20	5,932 00	5,532 11	9,494 89	10,006 29
Notes of other National banks.....	4,214 00	4,791 00	2,795 00	4,171 00	2,532 00
Fractional paper currency, nickels and cents.....	171 40	211 84	105 65	195 04	161 32
Specie.....	35,096 50	38,780 30	35,318 30	34,573 60	31,502 59
Legal tender notes.....	33,872 00	35,999 00	28,950 00	27,059 00	30,911 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	3,250 00	3,250 00	3,250 00	3,250 00	3,250 00
Due from U. S. treasurer, other than 5 % redemption fund.....	500 00	1,500 00	1,000 00	500 00	
Totals.....	\$1,322,956 59	\$1,301,491 16	\$1,281,783 20	\$1,308,930 11	\$1,385,622 14
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	31,819 94	36,519 51	42,762 48	38,709 97	44,893 27
National bank notes outstanding..	65,000 00	65,000 00	65,000 00	65,000 00	65,000 00
Due to other National banks.....					
Due to State banks and bankers..					20,000 00
Dividends unpaid.....	2,504 00	280 00	280 00	320 00	
Individual deposits subject to check.....	474,290 82	478,662 06	436,614 81	448,473 01	446,424 67
Demand certificates of deposit....	549,341 83	521,029 59	537,125 91	556,427 13	609,304 20
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,322,956 59	\$1,301,491 16	\$1,281,783 20	\$1,308,930 11	\$1,385,622 14

No. 3948.

FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President*; CHARLES SMITH, *Vice President*; CHARLES MACINTYRE, *Cashier*;
R. A. YOUNG, *Assistant Cashier*.

DIRECTORS.—Joseph Bosch, Charles Smith, Fred Smith, John Daniell, John H. Wilson, Thos. W. Armstrong, James MacNaughton.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$536,165 62	\$510,358 71	\$545,353 07	\$542,623 86	\$604,887 09
Overdrafts, secured and unsecured	249 94	475 72	174 11	125 64	2,957 48
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	21,052 39	16,052 39	16,052 39	16,052 39	16,052 39
Banking house, furniture and fix- tures.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....			1,433 68	4,387 26	
Due from State banks and bankers	23,760 50	17,706 39	29,636 22	18,854 40	13,477 77
Due from approved reserve agents	155,060 91	278,258 70	235,709 84	166,935 30	107,830 34
Checks and other cash items.....			13 76	82 00	5 13
Exchanges for clearing house.....					
Notes of other National banks.....	4,555 00	4,875 00	5,885 00	5,620 00	6,760 00
Fractional paper currency, nickels and cents.....	136 48	451 90	232 53	204 15	449 91
Specie.....	57,128 90	57,922 35	59,515 10	50,194 65	54,898 70
Legal tender notes.....	2,990 00	7,920 00	3,460 00	3,750 00	2,500 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$868,599 74	\$961,531 16	\$964,965 70	\$876,329 65	\$877,318 81
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	36,458 91	35,014 62	41,318 32	34,644 70	31,617 20
National bank notes outstanding..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	3,737 11	8,249 56	7,517 25	6,289 98	4,112 68
Due to State banks and bankers..	6,867 46	6,094 49	4,165 61	1,991 96	1,645 00
Dividends unpaid.....					
Individual deposits subject to check.....	550,935 81	639,597 04	636,109 07	554,455 06	558,858 48
Demand certificates of deposit....	7,975 45	9,950 45	13,230 45	16,322 95	18,460 45
Time certificates of deposit.....					
Certified checks.....	12,625 00	12,625 00	12,625 00	12,625 00	12,625 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above Stated.....					
Totals.....	\$868,599 74	\$961,531 16	\$964,965 70	\$876,329 65	\$877,318 81

No. 9509.

THE BARAGA COUNTY NATIONAL BANK, L'ANSE.

JOHN O. MAXEY, *President*; PATRICK BRENNAN, *Vice President*; MARTIN VOETSCH, *Cashier*.

DIRECTORS.—John O. Maxey, Patrick Brennan, Frederick W. Hebard, William H. Oakley, Peter G. Westrom, John Daniell, Octave Sicotte.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....					
Overdrafts, secured and unsecured.....					
U. S. bonds to secure circulation.....					
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....					
Banking house, furniture and fixtures.....					
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....					
Due from State banks and bankers.....					
Due from approved reserve agents.....					
Checks and other cash items.....					
Exchanges for clearing house.....					
Notes of other National banks.....					
Fractional paper currency, nickels and cents.....					
Specie.....					
Legal tender notes.....					
Redemption fund with U. S. treasurer (5% of circulation).....					
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits less expenses and taxes paid.....					
National bank notes outstanding.....					
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....					

STATE BANKING DEPARTMENT.

No. 8148.

CAPITAL NATIONAL BANK, LANSING.

RANSOM E. OLDS, *President*; JAMES J. BAIRD, *Vice President*; JNO. E. WHITHAM, *Cashier*.

DIRECTORS.—Ransom E. Olds, Arthur C. Stebbins, Smith G. Young, James J. Baird, Wm. K. Prudden, Jno. E. Whitham, Wm. C. Anderson.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$516,110 71	\$331,458 37	\$310,711 40	\$321,890 60	\$370,424 73
Overdrafts, secured and unsecured.....	4 17			586 28	964 03
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....	56,760 67	56,760 67	10,000 00	10,000 00	1,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	3,724 77	3,724 77	3,787 27	3,787 27	3,724 77
Stocks, securities, etc.....	47,428 34	264,380 45	287,757 95	365,070 46	427,888 23
Banking house, furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	27,183 99		43,310 81	84,157 72	26,973 81
Due from State banks and bankers.....	15,129 70	20,683 69	35,236 45	35,410 51	30,610 16
Due from approved reserve agents.....	126,418 71	166,516 10	447,527 41	234,599 87	200,108 72
Checks and other cash items.....	1,078 93	1,832 00			
Exchanges for clearing house.....			7,897 20	8,388 27	1,665 92
Notes of other National banks.....	200 00	1,200 00	2,380 00	2,325 00	500 00
Fractional paper currency, nickels and cents.....	136 73	212 25	218 86	422 32	154 17
Specie.....	23,203 35	22,517 20	23,947 90	30,580 70	22,076 85
Legal tender notes.....	13,042 00	21,660 00	38,496 00	44,162 00	38,310 00
Redemption fund with U. S. treasurer (5% of circulation).....	4,400 00	4,000 00	5,000 00	3,100 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$941,822 07	\$1,001,945 50	\$1,323,271 25	\$1,251,481 00	\$1,236,401 39
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	30,000 00
Undivided profits less expenses and taxes paid.....	10,447 73	6,647 60	8,820 34	12,752 41	6,812 93
National bank notes outstanding.....	99,400 00	99,000 00	100,000 00	98,100 00	100,000 00
Due to other National banks.....					
Due to State banks and bankers.....	5,156 01	5,639 62	8,559 97	11,106 40	14,147 95
Dividends unpaid.....		45 00			
Individual deposits subject to check.....	432,732 22	543,503 43	884,417 20	788,128 42	708,142 00
Demand certificates of deposit.....	219,086 11	181,923 45	164,167 52	205,178 77	259,824 98
Time certificates of deposit.....					
Certified checks.....		186 40	22,305 22	1,135 00	16,447 03
Cashier's checks outstanding.....			1 00	20 00	26 50
United States deposits.....	50,000 00	40,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$941,822 07	\$1,001,945 50	\$1,323,271 25	\$1,251,481 00	\$1,236,401 59

NATIONAL BANKS OF MICHIGAN.

447

No. 3513.

CITY NATIONAL BANK, LANSING.

B. F. DAVIS, *President*; E. F. COOLEY, *Vice President*; F. J. HOPKINS, *Cashier*.

DIRECTORS.—B. F. DAVIS, E. F. COOLEY, A. A. NICHOLS, JACOB STAHL, F. A. HOOKER, LAWRENCE PRICE, F. J. HOPKINS.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$1,055,531 05	\$1,179,330 13	\$1,169,413 17	\$1,170,321 70	\$1,222,000 16
Overdrafts, secured and unsecured.....	534 07	313 43	28 75	277 98	948 93
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	10,000 00	10,000 00	1,000 00
U. S. bonds on hand.....			30,000 00	30,000 00	40,000 00
Premiums on U. S. bonds.....	3,153 48	3,153 48	3,153 48	3,153 48	
Stocks, securities, etc.....	237,857 39	254,418 53	297,373 89	316,774 67	327,486 19
Banking house, furniture and fixtures.....	73,409 29	73,409 29	73,409 29	73,409 29	73,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	46,261 63	67,198 84	46,486 80	14,985 91	24,263 09
Due from State banks and bankers.....	30,837 46	31,690 37	39,790 31	41,525 93	42,713 81
Due from approved reserve agents.....	227,577 64	352,074 51	329,307 32	239,900 86	261,955 10
Checks and other cash items.....					
Exchanges for clearing house.....	8,642 95	12,375 19	14,843 84	13,056 57	9,993 48
Notes of other National banks.....	10,000 00	4,000 00	7,500 00	45,250 00	4,000 00
Fractional paper currency, nickels and cents.....	918 58	1,848 95	1,263 83	1,149 21	1,430 69
Specie.....	43,799 95	53,033 90	49,072 45	50,351 45	48,552 30
Legal tender notes.....	74,671 00	83,479 00	66,557 00	96,238 00	60,521 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....		7,500 00	8,000 00	9,000 00	10,000 00
Totals.....	\$1,968,194 49	\$2,278,845 62	\$2,251,198 13	\$2,220,395 05	\$2,232,864 75
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	60,269 72	55,648 98	64,692 33	70,580 26	63,546 15
National bank notes outstanding.....	99,470 00	98,270 00	98,970 00	99,963 00	99,963 00
Due to other National banks.....					
Due to State banks and bankers.....	55,581 56	88,463 43	101,143 30	84,977 42	88,282 13
Dividends unpaid.....		200 00	50 00		
Individual deposits subject to check.....	1,099,784 75	1,361,348 51	1,309,960 42	1,314,836 50	1,326,232 17
Demand certificates of deposit.....	407,808 46	434,889 70	463,226 68	435,667 31	453,029 74
Time certificates of deposit.....					
Certified checks.....	280 00	25 00	3,155 40	4,370 56	811 56
Cashier's checks outstanding.....					
United States deposits.....	45,000 00	40,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,968,194 49	\$2,278,845 62	\$2,251,198 13	\$2,220,395 05	\$2,232,864 75

No. 1731.

FIRST NATIONAL BANK, LAPEER.

CHESTER G. WHITE, *President*; EDMUND BROWNELL, *Vice President*; J. R. JOHNSON, *Cashier*;
KIRK WHITE, *Assistant Cashier*.

DIRECTORS.—Edmund Brownell, Chester G. White, Kirk White, Ripley White, Geo. W. Rood,
Wm. B. Williams, Charles H. Rood.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$417,758 72	\$381,820 35	\$406,162 37	\$445,130 58	\$463,178 19
Overdrafts, secured and unsecured	8,976 19	8,730 21	3,121 73	9,549 73	9,706 62
U. S. bonds to secure circulation..	25,500 00	25,500 00	25,500 00	25,500 00	25,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	26,060 00	57,060 00	59,580 00	43,630 00	38,130 00
Banking house, furniture and fix- tures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate, and mortgages owned.....	11,422 42	11,422 42	11,422 42	11,422 42	11,422 42
Due from National banks (not re- serve agents).....					
Due from State banks and bankers		10,086 85	645 42		
Due from approved reserve agents	64,366 76	66,753 02	24,110 13	26,647 95	19,122 74
Checks and other cash items.....	3,230 85	1,827 51	1,105 28	2,671 08	1,785 67
Exchanges for clearing house					
Notes of other National banks.....	3,000 00	1,525 00	5,930 00	200 00	3,325 00
Fractional paper currency, nickels and cents.....	327 49	533 87	477 52	269 71	266 88
Specie.....	14,934 00	24,488 15	22,569 35	19,732 00	20,438 05
Legal tender notes.....	3,000 00	2,533 00	795 00	1,950 00	1,392 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,775 00	1,275 00	1,275 00	1,275 00	1,275 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$583,351 43	\$596,555 38	\$565,694 22	\$590,978 45	\$598,542 57
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	55,732 04	47,905 89	52,195 09	53,370 81	52,473 57
National bank notes outstanding..	25,497 50	24,597 50	25,497 50	25,497 50	24,797 50
Due to other National banks.....			607 94	11,803 22	6,071 64
Due to State banks and bankers..	8,958 43			5,611 40	1,041 57
Dividends unpaid.....					
Individual deposits subject to check.....	133,839 04	168,767 71	145,924 69	142,139 21	127,875 70
Demand certificates of deposit....	197,083 18	230,284 28	215,969 00	207,056 31	197,065 87
Time certificates of deposit.....			500 00		
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....	37,241 24			20,500 00	64,216 73
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$583,351 43	\$596,555 38	\$565,694 22	\$590,978 45	\$598,542 57

NATIONAL BANKS OF MICHIGAN.

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No. 8598.

FIRST NATIONAL BANK, LAURIUM.

M. E. O'BRIEN, *President*; W. J. REYNOLDS, ALEXANDER LEVIN, *Vice Presidents*; J. B. PATON, *Cashier*; D. J. LEVEQUE, *Assistant Cashier*.

DIRECTORS.—M. E. O'Brien, Wm. R. Oates, Alexander Levin, Richard C. Blight, C. E. L. Thomas, W. J. Reynolds, Louis Sibilsky, C. H. Rodi, Henry Opal, Wm. M. Harris, E. T. Daume, Michael Richetta.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$179,200 87	\$200,678 71	\$221,294 44	\$231,728 84	\$216,428 85
Overdrafts, secured and unsecured.....	714 14	1,439 82	527 97	345 76	344 20
U. S. bonds to secure circulation.....	50,000 00	50,000 00	75,000 00	75,000 00	75,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,350 00	2,350 00	2,897 09	2,913 59	2,913 59
Stocks, securities, etc.....					
Banking house, furniture and fixtures.....	72,494 36	72,524 36	72,706 22	72,706 22	72,706 22
Other real estate, and mortgages owned.....					
Items in transit.....	795 57	1,123 91	1,343 47	1,371 74	577 85
Due from National banks (not reserve agents).....	1,175 18	9,241 49	7,692 09	4,146 02	5,754 15
Due from State banks and bankers.....	2,185 48	2,869 27	12,392 91	952 45	208 70
Due from approved reserve agents.....	39,215 56	9,889 83	24,666 37	23,638 07	13,248 21
Checks and other cash items.....	2,320 10	430 84	272 65	537 11	652 68
Exchanges for clearing house.....		3,454 49			
Notes of other National banks.....	6,550 00	7,150 00	5,250 00	7,000 00	3,200 00
Fractional paper currency, nickels and cents.....	147 28	249 13	452 26	287 17	603 84
Specie.....	14,742 45	16,879 20	16,745 70	10,583 75	14,263 95
Legal tender notes.....	10,800 00	7,415 00	9,800 00	3,900 00	10,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	3,750 00	3,750 00	3,750 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$385,190 99	\$388,196 05	\$454,791 17	\$438,840 72	\$420,152 24
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	2,278 46	2,747 93	5,579 50	4,029 90	5,461 27
National bank notes outstanding.....	49,100 00	50,000 00	75,000 00	72,570 00	75,000 00
Due to other National banks.....	590 40		4,485 89	389 67	
Due to State banks and bankers.....	17,238 51	3,417 11	1,424 38	5,871 94	662 40
Dividends unpaid.....					
Individual deposits subject to check.....	171,974 65	107,793 16	222,682 20	203,860 76	189,374 22
Demand certificates of deposit.....	18,962 90	75,979 08	20,567 88	22,036 88	24,572 78
Time certificates of deposit.....		23,207 45			
Certified checks.....	51 32	51 32	51 32	81 57	81 57
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....				5,000 00	
Reserved for taxes.....	4 75				
Liabilities other than those above stated.....					
Totals.....	\$385,190 99	\$388,196 05	\$454,791 17	\$438,840 72	\$420,152 24

STATE BANKING DEPARTMENT.

No. 2743.

FIRST NATIONAL BANK, LUDINGTON.

GEO. N. STRAY, *President*; JAMES FOLEY, *Vice President*; W. L. HAMMOND, *Cashier*;
A. D. WOODWARD, *Assistant Cashier*.

DIRECTORS.—Geo. N. Stray, M. F. Butters, W. L. Hammond, Jas. Foley, A. E. Cartier, J. H. Lyons,
W. H. Stray.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$551,249 06	\$579,326 72	\$571,686 28	\$595,540 14	\$569,005 32
Overdrafts, secured and unsecured	46 05	54 17	76 30	139 54	86 89
U. S. bonds to secure circulation...	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	196,600 00	187,600 00	162,600 00	115,400 00	130,400 00
Banking house, furniture and fix- tures.....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....					25 00
Due from State banks and bankers	50 00	50 00			
Due from approved reserve agents	104,942 08	67,147 47	64,687 44	85,323 03	98,544 66
Checks and other cash items.....	176 02	415 23	172 69	362 64	389 03
Exchanges for clearing house					
Notes of other National banks.....	2,455 00	2,450 00	3,676 00	2,278 00	2,648 00
Fractional paper currency, nickels and cents.....	249 76	366 49	406 69	584 64	716 87
Specie.....	34,907 40	32,072 00	37,285 00	36,132 00	39,218 00
Legal tender notes.....	25,000 00	15,000 00	15,000 00	20,000 00	20,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	750 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....		500 00		320 00	500 00
Totals.....	\$961,925 37	\$951,232 08	\$921,840 40	\$921,838 99	\$927,783 77
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	19,439 10	13,548 56	15,381 45	16,323 11	18,041 76
National bank notes outstanding..	25,000 00	25,000 00	25,000 00	24,500 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers..	2,156 05	929 70	2,043 66	231 75	1,643 75
Dividends unpaid.....					
Individual deposits subject to check.....	364,096 38	400,106 89	382,452 46	382,278 98	377,586 54
Demand certificates of deposit....	431,233 84	391,646 93	376,962 83	378,505 15	385,511 72
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$961,925 37	\$951,232 08	\$921,840 40	\$921,838 99	\$927,783 77

NATIONAL BANKS OF MICHIGAN.

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No. 2539.

FIRST NATIONAL BANK, MANISTEE.

T. J. RAMSDALL, *President*; GEO. A. DUNHAM, *Vice President and Cashier*;
JOHN W. SIBBEN, *Assistant Cashier*.

DIRECTORS.—T. J. Ramsdell, Geo. A. Dunham, Geo. A. Hart, Gus. Kitzinger, Edward Buckley.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$545,173 90	\$523,409 07	\$544,767 98	\$570,859 07	\$554,629 96
Overdrafts, secured and unsecured	7,148 53	7,332 65	12,752 17	6,562 23	9,184 06
U. S. bonds to secure circulation...	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,406 25	1,406 25	1,406 25	1,406 25	1,406 25
Stocks, securities, etc.....	123,000 00	133,500 00	133,500 00	138,000 00	144,000 00
Banking house, furniture and fixtures.....	11,489 06	15,135 16	15,552 08	15,502 08	15,502 08
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	18,943 17	55,190 27	48,287 60	24,713 47	2,795 08
Due from State banks and bankers	3,673 58	2,380 31	7,421 26	3,280 21	32,253 86
Due from approved reserve agents	80,193 55	126,880 23	149,084 42	82,716 35	88,577 50
Checks and other cash items.....	1,844 11	2,456 45	4,439 41	2,342 20	2,303 89
Exchanges for clearing house.....					
Notes of other National banks.....	8,550 00	3,515 00	9,060 00	23,570 00	23,290 00
Fractional paper currency, nickels and cents.....	564 52	1,234 36	1,743 90	849 12	1,556 56
Specie.....	55,586 75	59,997 10	57,692 15	55,687 35	52,491 50
Legal tender notes.....	13,433 00	29,279 00	5,828 00	1,756 00	5,099 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	650 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$897,256 42	\$987,365 85	\$1,017,785 22	\$953,524 33	\$959,341 74
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	7,681 26	1,778 48	5,010 55	6,614 02	9,432 27
National bank notes outstanding..	25,000 00	24,400 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers..	9,207 81	12,450 00	13,284 55	2,897 95	11,222 16
Dividends unpaid.....		53 52			
Individual deposits subject to check.....	436,604 15	530,946 81	557,847 21	531,654 68	529,397 48
Demand certificates of deposit....	268,561 46	261,728 04	266,642 91	237,357 68	234,289 83
Time certificates of deposit.....					
Certified checks.....	201 74				
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$897,256 42	\$987,365 85	\$1,017,785 22	\$953,524 33	\$959,341 74

No. 5348.

FIRST NATIONAL BANK, MANISTIQUE.

A. S. PUTNAM, *President*; WM. B. THOMAS, *Vice President*; WM. S. CROWE, *Cashier*;
W. J. SHINAR, *Assistant Cashier*.

DIRECTORS.—A. S. Putnam, Wm. S. Crowe, Wm. B. Thomas, V. I. Hixson, John A. Falk.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$120,367 26	\$111,743 51	\$126,736 83	\$132,272 01	\$133,632 09
Overdrafts, secured and unsecured	5 80	27 68	41 54	1 49	130 73
U. S. bonds to secure circulation...	35,000 00	45,000 00	45,000 00	45,000 00	45,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,050 00	1,950 00	1,950 00	1,950 00	1,950 00
Stocks, securities, etc.....	81,298 40	88,141 90	88,884 40	87,959 40	89,569 40
Banking house, furniture and fix- tures.....	21,752 55	22,742 60	23,321 88	23,193 00	23,104 00
Other real estate, and mortgages owned.....	314 78	320 42	320 42	320 42	320 42
Due from National banks (not re- serve agents).....	1,750 52				
Due from State banks and bankers	2,709 25	4,116 37	4,899 62	3,562 57	3,136 90
Due from approved reserve agents	20,991 77	40,609 88	28,744 18	27,680 81	38,804 48
Checks and other cash items.....	738 87	43 04	185 30	175 05	297 93
Items in transit.....	972 33	1,955 50	381 26	1,902 49	297 91
Exchanges for clearing house.....					
Notes of other National banks.....	865 00	450 00	205 00	195 00	355 00
Fractional paper currency, nickels and cents.....	245 83	412 53	457 17	509 82	472 95
Specie.....	16,562 35	16,902 35	19,253 70	15,426 65	14,775 80
Legal tender notes.....	1,330 00	1,740 00	3,255 00	1,335 00	2,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,750 00	1,907 50	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$308,304 71	\$338,063 38	\$345,886 30	\$343,733 71	\$356,697 61
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	1,052 35	330 83	984 46	1,548 94	458 02
National bank notes outstanding...	35,000 00	45,000 00	45,000 00	44,000 00	45,000 00
Due to other National banks.....					
Due to State banks and bankers...	719 61	1,666 03	803 39	58 87	2,705 64
Dividends unpaid.....					
Individual deposits subject to check.....	152,824 65	174,330 56	175,191 85	171,729 55	179,727 15
Demand certificates of deposit....	306 75	215 00	138 45	148 58	15 00
Time certificates of deposit.....	58,401 35	56,520 96	63,768 15	65,792 77	68,636 80
Certified checks.....				455 00	155 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$308,304 71	\$338,063 38	\$345,886 30	\$343,733 71	\$356,697 61

NATIONAL BANKS OF MICHIGAN.

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No. 390.

FIRST NATIONAL BANK, MARQUETTE.

LOUIS G. KAUFMAN, *President*; EDW. S. BICE, *Vice President*; C. L. BRAINERD, *Cashier*;
W. O. JOHNSON, O. E. BROWN, *Assistant Cashiers*.

DIRECTORS.—N. M. Kaufman, S. R. Kaufman, L. G. Kaufman, A. O. Jopling, Edw. S. Bice.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$1,166,826 70	\$1,100,000 44	\$1,149,889 93	\$1,093,106 37	\$1,087,723 78
Overdrafts, secured and unsecured	574 80	509 57	142 69	3,245 58	1,029 83
U. S. bonds to secure circulation...	150,000 00	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits	55,000 00	50,000 00	50,000 00	50,000 00	25,000 00
U. S. bonds on hand.....	7,500 00	12,500 00	12,500 00	12,500 00	37,500 00
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	239,310 00	259,810 00	294,110 00	333,110 00	378,395 00
Banking house, furniture and fix- tures.....	39,000 00	39,000 00	39,000 00	39,000 00	39,000 00
Other real estate, and mortgages owned.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Due from National banks (not re- serve agents).....	17,556 19	10,237 67	12,802 06	18,496 21	24,507 20
Due from State banks and bankers	25,602 11	28,440 02	38,296 69	25,949 33	30,692 35
Due from approved reserve agents	359,429 48	310,559 36	239,667 59	357,381 65	234,441 78
Checks and other cash items.....	6,645 73	2,236 18	3,932 45	1,826 32	5,540 81
Exchanges for clearing house.....					
Notes of other National banks.....	9,720 00	6,520 00	6,450 00	4,840 00	3,220 00
Fractional paper currency, nickels and cents.....	186 49	249 80	265 63	140 22	315 94
Specie.....	105,319 50	88,221 00	98,712 50	94,915 50	93,574 00
Legal tender notes.....	20,796 00	39,074 00	27,497 00	23,330 00	24,450 00
Redemption fund with U. S. treas- urer (5% of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund.....				300 00	200 00
Totals.....	\$2,214,967 00	\$2,108,918 64	\$2,134,766 74	\$2,219,641 18	\$2,147,090 69
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	49,744 55	50,787 92	52,607 41	58,231 03	56,860 35
National bank notes outstanding..	150,000 00	149,600 00	145,200 00	139,400 00	145,550 00
Due to other National banks.....	4,455 89	13,683 59	9,820 63	12,525 00	26,389 68
Due to State banks and bankers..	2,428 88	10,297 85	10,531 81	7,557 77	7,128 75
Dividends unpaid.....	30 00	21 00			
Individual deposits subject to check.....	1,682,430 40	1,560,751 63	1,576,447 92	1,665,025 40	1,599,988 49
Demand certificates of deposit....	60,607 97	66,337 84	77,294 36	73,707 37	75,409 57
Time certificates of deposit.....					
Certified checks.....	7,236 00	7,236 00	9,198 00	9,298 00	8,095 00
Cashier's checks outstanding.....					3,563 64
United States deposits.....	50,164 29	43,932 34	39,025 76	40,135 58	16,804 46
Deposits of U. S. disbursing officers	4,835 71	4,373 86	10,974 24	9,864 42	6,032 36
Notes and bills rediscounted.....					
Bills payable.....					
Reserved for taxes.....	3,033 31	1,896 61	3,396 61	3,896 61	1,468 39
Liabilities other than those above Stated.....					
Totals.....	\$2,214,967 00	\$2,108,918 64	\$2,134,766 74	\$2,219,641 18	\$2,147,090 69

STATE BANKING DEPARTMENT.

No. 6003.

MARQUETTE NATIONAL BANK, MARQUETTE.

J. M. LONGYEAR, *President*; D. W. POWELL, F. H. BEGOLE, *Vice Presidents*; F. J. JENNISON, *Cashier*;
H. C. DAVIS, H. R. FOX, *Assistant Cashiers*.

DIRECTORS.—John M. Longyear, Fred H. Begole, Daniel W. Powell, Frank J. Jennison, Dan H. Ball,
Wm. G. Mather, J. G. Reynolds, James E. Sherman, Charles H. Schaffer.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$662,024 53	\$713,787 26	\$669,901 97	\$614,251 27	\$603,795 45
Overdrafts, secured and unsecured	258 76	12 11	38 87	159 91	114 64
U. S. bonds to secure circulation..	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	50,000 00	40,000 00	10,000 00	10,000 00	1,000 00
U. S. bonds on hand.....		10,000 00			
Premiums on U. S. bonds.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Stocks, securities, etc.....	15,000 00	15,000 00	15,000 00	15,000 00	15,536 74
Banking house, furniture and fixtures.....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	48,184 73	12,197 03	29,095 19	16,138 00	26,364 21
Due from State banks and bankers	40,643 57	20,078 38	27,042 90	15,677 16	29,042 70
Due from approved reserve agents	89,278 35	55,070 14	155,878 67	125,454 73	133,775 36
Checks and other cash items.....	4,154 77	5,324 94	2,334 41	401 90	2,945 92
Exchanges for clearing house.....					
Notes of other National banks.....	580 00	405 00	2,449 00	3,000 00	2,270 00
Fractional paper currency, nickels and cents.....	730 22	681 98	334 10	247 07	191 53
Specie.....	41,566 40	41,270 80	47,072 10	48,564 45	44,924 35
Legal tender notes.....	14,600 00	16,670 00	14,105 00	7,130 00	6,130 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,113,521 33	\$1,176,997 64	\$1,119,752 21	\$1,002,584 49	\$1,012,590 90
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	18,141 83	16,642 75	16,774 49	20,180 33	16,211 95
National bank notes outstanding..	100,000 00	96,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....	3,448 62	6,395 57	1,354 06	3,156 92	4,188 75
Due to State banks and bankers..	2,936 73	3,431 98	7,078 86	3,289 21	2,979 12
Dividends unpaid.....					
Individual deposits subject to check.....	755,265 08	838,512 85	801,450 05	683,253 08	704,551 96
Demand certificates of deposit....	58,056 00	50,096 95	57,065 35	57,662 99	56,369 14
Time certificates of deposit.....					
Certified checks.....	73 07	753 14	220 00		
Cashier's checks outstanding.....		164 40	209 40	41 96	2,289 98
United States deposits.....	50,000 00	40,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,113,521 33	\$1,176,997 64	\$1,119,752 21	\$1,002,584 49	\$1,012,590 90

NATIONAL BANKS OF MICHIGAN.

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No. 1515.

FIRST NATIONAL BANK, MARSHALL.

C. E. GORHAM, *President*; H. E. WINSOR, *Vice President*; C. H. BILLINGS, *Cashier*;
G. E. GRANT, *Assistant Cashier*.

DIRECTORS.—C. E. Gorham, F. A. Stuart, J. L. Dobbins, H. E. Winsor, S. F. Dobbins, C. H. Billings,
O. L. Hubbard.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$424,137 36	\$392,692 62	\$411,971 22	\$363,111 57	\$334,602 09
Overdrafts, secured and unsecured	1,313 20	2,014 31	655 29	193 25	1,898 58
U. S. bonds to secure circulation..	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.	126,629 30	197,809 30	235,311 30	237,488 80	250,604 80
Banking house, furniture and fix- tures.....	12,200 00	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	7,427 71	2,695 49	3,611 57	3,233 81	5,249 89
Due from State banks and bankers	3,839 88	10,265 89	10,906 79	15,939 84	15,585 98
Due from approved reserve agents	48,292 19	100,658 22	34,195 30	50,209 08	57,462 15
Checks and other cash items.....	4,230 06	850 16	1,042 68	1,284 60	5,011 70
Exchanges for clearing house					
Notes of other National banks	8,800 00	4,700 00	4,420 00	8,910 00	2,900 00
Fractional paper currency, nickels and cents.....	412 60	116 97	327 41	331 00	298 06
Specie.....	36,831 00	39,898 70	38,273 90	38,430 00	38,085 35
Legal tender notes.....	7,000 00		9,420 00	2,000 00	5,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$786,113 30	\$871,701 66	\$870,135 46	\$841,131 95	\$836,698 60
Liabilities					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	28,689 20	30,021 34	33,132 03	34,325 54	32,564 03
National bank notes outstanding..	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....					
Individual deposits subject to check.....	424,219 10	504,906 27	507,702 91	474,324 40	476,109 39
Demand certificates of deposit....	108,205 00	111,774 05	104,300 52	107,482 01	103,025 18
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$786,113 30	\$871,701 66	\$870,135 46	\$841,131 95	\$836,698 60

STATE BANKING DEPARTMENT.

No. 3256.

FIRST NATIONAL BANK, MENOMINEE.

AUGUSTUS SPIES, *President*; JOHN HENES, *Vice President*, G. A. BLESCH, *Cashier*;
CLINTON W. GRAM, *Assistant Cashier*.

DIRECTORS.—Augustus Spies, G. A. Blesch, John Henes, Isaac Stephenson, Jr., Chas. S. Brown,
C. I. Cook, Edward Daniell, C. W. Gram, Peter Wheaton.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$737,351 85	\$814,943 71	\$829,684 43	\$785,396 34	\$821,145 69
Overdrafts, secured and unsecured.....	1,118 41	996 51	151 40	212 22	195 12
U. S. bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	25,000 00
U. S. bonds on hand.....					25,000 00
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	205,675 58	205,675 58	205,675 58	215,408 49	245,443 49
Banking house, furniture and fixtures.....	20,287 92	26,243 51	33,484 13	35,887 38	42,993 50
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	27,490 35	5,704 46	8,765 13	11,142 32	9,135 15
Due from State banks and bankers.....	874 61	998 84	1,719 89	640 95	508 60
Due from approved reserve agents.....	214,631 89	151,863 62	119,102 25	169,193 06	126,334 25
Checks and other cash items.....	3,286 41	8,081 85	1,569 01	6,795 52	3,745 02
Exchanges for clearing house.....					
Notes of other National banks.....	1,000 00	2,000 00	3,000 00	4,000 00	2,000 00
Fractional paper currency, nickels and cents.....	853 43	1,002 10	514 69	531 84	1,006 55
Specie.....	58,078 00	55,769 00	63,132 00	67,469 00	57,596 00
Legal tender notes.....	1,000 00	7,500 00	4,000 00		3,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	10,000 00	8,200 00	9,100 00	8,500 00	10,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,531,618 45	\$1,539,009 18	\$1,529,958 51	\$1,555,177 12	\$1,573,073 37
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid.....	1,809 39	1,183 62	1,117 80	3,620 37	3,286 22
National bank notes outstanding.....	200,000 00	198,230 00	199,100 00	198,500 00	200,000 00
Due to other National banks.....	3,781 59	2,273 48	444 87	2,902 00	6,958 87
Due to State banks and bankers.....		497 71	584 71		
Dividends unpaid.....	81 00	189 00	51 00	51 00	54 00
Individual deposits subject to check.....	579,970 83	632,817 14	599,597 90	601,363 89	635,926 25
Demand certificates of deposit.....	6,211 04	15,316 13	20,761 81	20,840 42	19,600 68
Time certificates of deposit.....	434,514 70	392,888 27	408,052 13	429,229 90	430,135 07
Certified checks.....	886 00	883 00	886 00	886 00	1,086 00
Cashier's checks outstanding.....					
United States deposits.....	51,545 00	51,277 50	50,764 50	51,437 00	25,193 90
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Reserved for taxes.....	6,333 32	683 33	2,049 99	2,419 50	4,966 66
Liabilities other than those above stated.....	6,486 25	2,800 00	6,548 00	3,926 96	5,805 72
Totals.....	\$1,531,618 45	\$1,539,009 18	\$1,529,958 51	\$1,555,177 12	\$1,573,073 37

No. 4454.

THE LUMBERMEN'S NATIONAL BANK, MENOMINEE.

WILLIAM HOLMES, *President*; W. S. CARPENTER, *Vice President*; M. S. HARMON, *Cashier*;
WM. WEBB HARMON, *Assistant Cashier*.

DIRECTORS.—Wm. Holmes, W. S. Carpenter, C. H. Jones, Peter Sibenaler, A. B. Stryker, Frank Erdlitz,
Leo C. Harmon, M. S. Harmon, Jas. A. Culbertson, A. C. Wells.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$464,023 66	\$471,179 83	\$503,095 85	\$517,323 83	\$477,213 53
Overdrafts, secured and unsecured	319 96	382 02	54 63	109 39	2,588 79
U. S. bonds to secure circulation...	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Stocks, securities, etc.....	7,376 25	7,376 25	7,376 25	3,025 00	3,025 00
Banking house, furniture and fix- tures.....	12,000 00	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate, and mortgages owned.....	3,935 81	4,085 81	4,085 81	2,985 81	2,985 81
Due from National banks (not re- serve agents).....	21,051 24	3,758 12	3,980 74	3,038 23	7,736 05
Due from State banks and bankers	1,213 95	9,168 37	1,203 01	3,131 42	4,636 05
Due from approved reserve agents	31,519 72	32,247 42	16,441 36	10,106 39	69,173 80
Checks and other cash items.....	2,944 97	6,309 88	4,155 64	4,498 79	4,851 19
Exchanges for clearing house.....					
Notes of other National banks....	7,165 00	2,415 00	2,880 00	3,630 00	4,600 00
Fractional paper currency, nickels and cents.....	1,588 46	865 05	593 97	1,255 67	644 26
Specie.....	23,549 20	14,947 10	19,005 00	16,713 85	14,067 20
Legal tender notes.....	12,515 00	6,500 00	7,300 00	7,400 00	11,475 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5 % redemption fund.....	1,002 50	702 50	2 50	2 50	2 50
Totals.....	\$698,205 72	\$680,037 35	\$689,974 76	\$693,220 88	\$722,999 18
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	19,859 92	20,962 66	19,326 53	22,096 05	23,715 92
National bank notes outstanding..	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....				10,545 65	
Due to State banks and bankers..				1,444 89	2,985 73
Dividends unpaid.....	660 00	150 00	5,150 00	5,000 00	5,000 00
Individual deposits subject to check.....	297,704 58	280,935 14	283,815 11	280,494 40	321,303 29
Demand certificates of deposit....	6,244 55	17,490 72	25,354 50	19,638 33	11,606 30
Time certificates of deposit.....	118,606 92	109,688 88	103,957 61	101,632 00	101,314 28
Certified checks.....	4 00	135 50	54 00	54 00	54 00
Cashier's checks outstanding.....	27 50	4 45	3 75	2 30	9 81
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					5,000 00
Bills payable.....					
Reserved for taxes.....			2,313 26	2,313 26	2,009 65
Liabilities other than those above stated.....	5,098 25	700 00			
Totals.....	\$698,205 72	\$680,037 35	\$689,974 76	\$693,220 88	\$722,999 18

STATE BANKING DEPARTMENT.

No. 1587.

FIRST NATIONAL BANK, MONROE.

THOS. GORDON, JR., *President*; GEO. SPALDING, *Vice President*; FRANK B. WARREN, *Cashier*;
WM. G. GUTMANN, *Assistant Cashier*.

DIRECTORS.—Geo. Spalding, John E. Landon, Thos. Gordon, Jr., Edward C. Rauch, Frank B. Warren.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$273,926 94	\$280,850 98	\$259,659 06	\$285,214 43	\$298,374 36
Overdrafts, secured and unsecured	54 35			192 52	
U. S. bonds to secure circulation...	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Stocks, securities, etc.....	134,686 63	126,916 63	139,316 63	142,344 73	153,244 73
Banking house, furniture and fix- tures.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned.....				17,500 00	17,500 00
Due from National banks (not re- serve agents).....	8,845 92	7,613 08	6,793 62	4,904 99	7,669 94
Due from State banks and bankers	1,426 89	321 43			
Due from approved reserve agents	43,625 00	44,063 42	85,570 82	75,453 17	53,426 95
Checks and other cash items.....	233 02	1,140 36	591 23	743 99	729 01
Exchanges for clearing house					
Notes of other National banks.....	448 00	860 00	809 00	936 00	180 00
Fractional paper currency, nickels and cents.....	176 34	461 13	320 11	270 26	60 68
Specie.....	19,279 45	18,130 20	14,611 50	17,719 05	24,095 70
Legal tender notes.....	9,000 00	12,000 00	16,000 00	13,000 00	
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,000 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....				500 00	
Totals.....	\$553,202 54	\$553,857 23	\$585,171 97	\$619,779 14	\$616,781 37
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	40,573 86	40,121 75	41,590 68	42,865 20	40,714 67
National bank notes outstanding...	50,000 00	50,000 00	50,000 00	49,500 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers...	2,669 67	831 60	5,764 76	4,629 06	4,650 06
Dividends unpaid.....					60 00
Individual deposits subject to check.....	163,349 58	170,492 71	178,546 99	200,328 88	203,041 36
Demand certificates of deposit....	236,609 43	232,411 17	249,269 54	262,456 00	258,315 28
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above Stated.....					
Totals.....	\$553,202 54	\$553,857 23	\$585,171 97	\$619,779 14	\$616,781 37

NATIONAL BANKS OF MICHIGAN.

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No. 5669.

FIRST NATIONAL BANK, MORENCI.

C. RORICK, *President*; DR. E. H. RORICK, *Vice President*; A. V. FOSTER, *Cashier*.

DIRECTORS.—C. Rorick, A. V. Foster, A. H. Rorick, L. E. Foster, Dr. E. H. Rorick.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$165,986 47	\$156,920 04	\$190,060 36	\$181,858 02	\$175,367 24
Overdrafts, secured and unsecured			41 72		
U. S. bonds to secure circulation..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	293 50	293 50	293 50	293 50	293 50
Stocks, securities, etc.....		25,345 10	16,245 10	5,035 00	10,072 00
Banking house, furniture and fix- tures.....	9,000 00	9,000 00	9,000 00	9,000 00	9 000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	-3,004 54	8,104 93	1,212 30	2,093 25	4,072 55
Due from State banks and bankers		4,000 00			
Due from approved reserve agents	20,725 04	30,849 59	17,604 11	11,887 59	25,172 54
Checks and other cash items.....					
Exchanges for clearing house.....					
Notes of other National banks.....	1,250 00	2,240 00	1,700 00	850 00	1,700 00
Fractional paper currency, nickels and cents.....	154 78	203 59	151 87	116 80	93 93
Specie.....	5,511 10	7,766 90	6,732 80	5,777 80	7,221 25
Legal tender notes.....	4,910 00	4,760 00	8,480 00	8,390 00	5,540 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....		600 00			
Totals.....	\$237,085 43	\$276,333 68	\$277,771 70	\$251,542 56	\$264,783 01
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	14,500 00	16,500 00	16,500 00	16,500 00	16,500 00
Undivided profits less expenses and taxes paid.....	5,462 82	1,048 76	3,085 94	2,393 74	2,388 52
National bank notes outstanding..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers..					5,037 00
Dividends unpaid.....					
Individual deposits subject to check.....	155,820 32	197,510 43	198,051 12	37,162 28	183,459 37
Demand certificates of deposit....	11,302 29	10,774 49	10,134 70	135,881 14	7,398 12
Time certificates of deposit.....		500 00		9,005 40	
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$237,085 43	\$276,333 68	\$277,771 76	\$251,542 56	\$264,783 01

No. 9000.

THE FIRST NATIONAL BANK OF ALGER COUNTY, MUNISING.

WM. G. MATHER, *President*; WILLARD F. HOPKINS, *Vice President*; G. SHERMAN COLLINS, *Cashier*.DIRECTORS.—Wm. G. Mather, C. V. R. Townsend, Geo. J. Forster, Willard F. Hopkins,
G. Sherman Collins.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$240,336 39	\$295,760 41	\$302,068 81	\$290,198 34	\$297,321 75
Overdrafts, secured and unsecured.....	51 79	186 03	130 56		146 79
U. S. bonds to secure circulation.....	15,000 00	15,000 00	35,000 00	35,000 00	60,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	500 00	250 00	450 00	450 00	100 00
Stocks, securities, etc.....	27,509 50	17,574 00	13,874 00	24,874 00	19,900 00
Banking house, furniture and fixtures.....	27,247 50	27,000 00	27,239 00	27,291 37	27,000 00
Other real estate owned.....	5,500 00	5,500 00	5,500 00	5,500 00	5,500 00
Due from National banks (not reserve agents).....	962 23	1,979 09		74 86	
Items in transit.....	1,887 76	981 49	1,620 20		1,250 65
Due from State banks and bankers.....	1,374 84	1,212 18	1,050 36	5,309 12	381 17
Due from approved reserve agents.....	11,602 58	48,562 39	21,467 17	57,696 89	31,684 91
Checks and other cash items.....	77 30	228 19	220 21	573 00	798 53
Mutilated currency.....		289 00	354 00		
Exchanges for clearing house.....					
Notes of other National banks.....	2,740 00	65 00	385 00	345 00	1,245 00
Fractional paper currency, nickels and cents.....	369 55	306 54	458 81	435 57	450 73
Specie.....	24,871 30	12,860 35	20,630 70	24,487 80	24,348 90
Legal tender notes.....	4,425 00	2,275 00	6,165 00	3,320 00	5,670 00
Redemption fund with U. S. treasurer (5% of circulation).....	750 00	1,350 00	1,750 00	1,750 00	2,500 00
Due from U. S. treasurer other than 5% redemption fund.....					
Totals.....	\$364,705 74	\$431,449 67	\$438,363 82	\$486,305 95	\$478,307 43
Liabilities.					
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	7,800 00	8,200 00	8,200 00	8,200 00	9,000 00
Undivided profits less expenses and taxes paid.....	3,374 99	2,722 43	4,855 09	3,758 94	3,444 65
National bank notes outstanding.....	15,000 00	15,000 00	35,000 00	34,400 00	50,000 00
Due to other National banks.....	2,138 82	1,512 88	582 18	595 77	3,091 88
Due to State banks and bankers.....	5,172 03	41 25	886 53	3,478 59	289 24
Dividends unpaid.....	3 00	72 00	6 00	6 00	6 00
Individual deposits subject to check.....	257,379 33	333,551 48	318,978 47	367,859 66	345,235 34
Demand certificates of deposit.....	282 01		1,348 90	405 00	
Time certificates of deposit.....	12,521 53	10,149 63	7,806 65	6,476 99	5,371 88
Certified checks.....	33 41		100 00	125 00	68 44
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Reserved for taxes.....	1,020 62	200 00	600 00	1,000 00	1,600 00
Liabilities other than those above stated.....					
Totals.....	\$364,705 74	\$431,449 67	\$438,363 82	\$486,305 95	\$478,307 43

NATIONAL BANKS OF MICHIGAN.

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No. 4398.

HACKLEY NATIONAL BANK, MUSKEGON.

THOMAS HUME, *President*; J. C. FORD, WM. MUNROE, FRANK H. SMITH, *Vice Presidents*;
GEORGE A. ABBOTT, *Cashier*.

DIRECTORS.—Thomas Hume, J. C. Ford, Wm. D. Hardy, Frank H. Smith, William Munroe,
John Vander Laan, Frank G. Jones.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$817,348 48	\$748,298 77	\$745,176 91	\$790,950 79	\$772,714 18
Overdrafts, secured and unsecured	6,788 43	3,612 49	4,458 46	9,484 89	7,339 66
U. S. bonds to secure circulation..	25,000 00	30,000 00	65,000 00	65,000 00	74,000 00
U. S. bonds to secure U. S. deposits	50,000 00	45,000 00	10,000 00	10,000 00	1,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,500 00	1,500 00	1,500 00	1,500 00	1,000 00
Stocks, securities, etc.....	95,581 50	99,081 50	179,081 50	199,081 50	208,581 50
Banking house, furniture and fixtures.....	52,242 34	52,242 34	52,242 34	52,242 34	52,742 34
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	1,770 52	5,459 24	240 63		6,355 75
Due from State banks and bankers	416 86	1,206 10	1,006 71	807 22	2,136 83
Due from approved reserve agents	131,451 86	131,765 41	274,679 70	103,246 76	147,536 32
Checks and other cash items.....	7,260 15	7,198 96	4,679 85	8,213 56	7,386 92
Exchanges for clearing house.....					
Notes of other National banks.....	19,629 00	15,188 00	20,677 00	10,272 00	14,314 00
Fractional paper currency, nickels and cents.....	775 58	846 09	851 17	735 67	942 26
Specie.....	32,176 50	36,439 50	39,844 00	39,618 00	37,282 50
Legal tender notes.....	35,000 00	40,000 00	60,000 00	55,000 00	40,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,500 00	3,250 00	3,250 00	3,700 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,278,189 22	\$1,224,338 37	\$1,462,688 27	\$1,349,382 73	\$1,377,032 26
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	68,199 66	57,392 21	62,264 76	68,301 90	64,459 82
National bank notes outstanding..	25,000 00	30,000 00	65,000 00	65,000 00	74,000 00
Due to other National banks.....				4,774 58	
Due to State banks and bankers..					
Dividends unpaid.....	20 00	20 00	20 00	20 00	40 00
Individual deposits subject to check.....	373,867 13	335,743 14	553,819 51	427,282 53	451,001 66
Demand certificates of deposit....	612,602 43	601,183 02	611,584 00	614,003 72	624,030 78
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....	45,000 00	40,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....	4,000 00	10,000 00*	10,000 00	10,000 00	12,500 00
Totals.....	\$1,278,189 22	\$1,224,338 37	\$1,462,688 27	\$1,349,382 73	\$1,377,032 26

No. 4840.

NATIONAL LUMBERMAN'S BANK, MUSKEGON.

A. V. MANN, *President*; THOMAS HUME, J. G. EMERY, JR., *Vice Presidents*; C. C. BILLINGHURST, *Cashier*;
E. W. POTEVIN, *Auditor*.

DIRECTORS.—A. V. Mann, C. C. Billingshurst, J. G. Emery, Jr., Thomas Hume, Francis Jiroch,
Wm. Brinen, C. D. Stevens, Will H. Mann, H. E. Langeland.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$784,554 92	\$771,382 67	\$732,922 84	\$778,392 46	\$780,593 36
Overdrafts, secured and unsecured	1,509 68	2,704 04	2,430 15	3,199 17	5,182 05
U. S. bonds to secure circulation...	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	140,500 00	141,000 00	184,550 00	184,850 00	190,550 00
Banking house, furniture and fix- tures.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	8,975 07	30,132 23	58,277 49	25,252 33	33,843 03
Due from State banks and bankers	3,332 88	2,733 48	3,967 62	1,979 56	2,131 29
Due from approved reserve agents	82,142 08	89,261 21	96,886 75	128,768 34	97,490 18
Checks and other cash items.....	9,336 62	10,960 18	4,803 06	9,764 00	11,540 12
Exchanges for clearing house.....					
Notes of other National banks.....	12,011 00	6,204 00	25,014 00	19,289 00	26,364 00
Fractional paper currency, nickels and cents.....	517 30	692 31	779 03	527 29	471 17
Specie.....	54,348 35	51,803 20	52,619 45	49,529 20	50,450 00
Legal tender notes.....	30,000 00	28,500 00	18,000 00	20,000 00	32,000 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$1,257,227 90	\$1,265,373 32	\$1,310,850 39	\$1,351,551 95	\$1,366,585 20
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	29,716 89	27,171 69	32,727 42	33,909 42	33,196 28
National bank notes outstanding...	98,800 00	97,500 00	99,100 00	99,100 00	100,000 00
Due to other National banks.....					
Due to State banks and bankers...	2,471 47	1,144 54	404 81	1,056 72	906 66
Dividends unpaid.....		56 00			12 00
Individual deposits subject to check.....	300,720 88	388,525 44	427,464 26	455,781 26	449,636 25
Demand certificates of deposit....	608,018 06	593,251 46	593,567 42	600,804 55	625,284 01
Time certificates of deposit.....					
Certified checks.....		224 19	86 48	3,400 00	50 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above Stated.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Totals.....	\$1,257,227 90	\$1,265,373 32	\$1,310,850 39	\$1,351,551 95	\$1,366,585 20

No. 4125.

UNION NATIONAL BANK, MUSKEGON.

MATHEW WILSON, *President*; LOUIS KANITZ, WM. BRINEN, *Vice Presidents*; JOHN W. WILSON, *Cashier*; W. H. WILSON, *Assistant Cashier*.

DIRECTORS.—Mathew Wilson, John J. Howden, Louis Kanitz, Leonard Eyke, William Brinen, Gustav Meeske, James Gow, Frank Hubbard Smith, George Boyce.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$456,811 37	\$472,748 03	\$522,012 67	\$548,036 52	\$468,990 53
Overdrafts, secured and unsecured	728 07	407 02	896 72	823 70	492 92
U. S. bonds to secure circulation..	60,000 00	60,000 00	60,000 00	60,000 00	60,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,450 00	1,450 00	1,450 00	1,450 00	1,350 00
Stocks, securities, etc.....	23,700 00	8,700 00	23,400 00	23,400 00	47,187 51
Banking house, furniture and fix- tures.....	4,124 00	4,124 00	4,124 00	4,124 00	4,000 00
Other real estate, and mortgages owned.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from National banks (not re- serve agents).....	2,984 32	13,077 95	15,435 39	12,615 13	4,752 10
Due from State banks and bankers	680 27	3,248 23	223 68	52 27	607 25
Due from approved reserve agents	26,415 00	194,186 51	55,810 24	35,306 57	27,669 39
Checks and other cash items.....	4,830 23	2,206 92	8,225 78	2,332 76	5,513 35
Exchanges for clearing house.....					
Notes of other National banks.....	1,537 00	7,081 00	5,385 00	3,597 00	3,319 00
Fractional paper currency, nickels and cents.....	522 87	926 53	350 78	693 26	264 26
Specie.....	25,599 00	27,874 00	24,841 50	26,250 00	25,715 00
Legal tender notes.....	21,705 00	15,799 00	24,110 00	20,384 00	25,525 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	1,700 00	3,000 00	3,000 00	3,000 00	3,000 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$635,293 13	\$817,989 19	\$751,765 76	\$744,565 21	\$680,886 31
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	16,387 84	13,583 07	16,867 10	16,072 05	14,189 50
National bank notes outstanding..	58,697 50	59,997 50	59,997 50	59,997 50	59,997 50
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....		60 00	30 00		66 00
Individual deposits subject to check.....	170,816 49	360,099 14	282,995 08	422,805 44	366,665 81
Savings deposits.....	154,207 81	150,003 39	152,545 21		
Demand certificates of deposit....	104,183 49	109,246 09	113,588 87	119,526 82	111,072 50
Time certificates of deposit.....					
Certified checks.....			742 00	1,163 40	1,895 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Reserved for taxes.....	2,000 00				2,000 00
Liabilities other than those above Stated.....	4,000 00				
Totals.....	\$635,293 13	\$817,989 19	\$751,765 76	\$744,565 21	\$680,886 31

STATE BANKING DEPARTMENT.

No. 3717.

FIRST NATIONAL BANK, NEGAUNEE.

A. MAITLAND, *President*; GEO. J. MAAS, *Vice President*; T. C. YATES, *Cashier*;
THOS. PASCOE, *Assistant Cashier*.

DIRECTORS.—A. Maitland, A. B. Miner, Joseph H. Winter, Geo. J. Maas, T. C. Yates.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$982,039 15	\$987,836 80	\$982,930 39	\$996,751 54	\$936,433 30
Overdrafts, secured and unsecured	5,078 97	1,216 73	109 43	191 19	4,742 93
U. S. bonds to secure circulation...	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits			10,000 00	10,000 00	1,000 00
Other bonds to secure U. S. deposits	57,142 50	56,742 50			
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	28,400 00	34,400 00	35,265 00	35,265 00	35,765 00
Banking house, furniture and fix- tures.....	43,000 00	43,000 00	43,000 00	43,000 00	43,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	9,357 65	3,442 23	14,620 23	11,801 24	15,164 46
Due from State banks and bankers	14,865 27	11,707 39	13,550 36	16,243 80	12,191 26
Due from approved reserve agents	102,130 53	132,613 53	105,713 06	96,629 86	59,755 12
Checks and other cash items.....	783 24	702 86	569 42	734 58	1,383 02
Exchanges for clearing house					
Notes of other National banks....	4,400 00	8,500 00	4,000 00	5,500 00	6,500 00
Fractional paper currency, nickels and cents.....	300 40	710 00	239 89	433 97	132 76
Specie.....	70,560 00	69,205 00	62,235 00	64,900 00	65,850 00
Legal tender notes.....	6,300 00	8,000 00	4,500 00	6,500 00	9,500 00
Redemption fund with U. S. treas- urer (5% of circulation).....	4,997 50	4,997 50	4,997 50	4,997 50	4,997 50
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,429,355 21	\$1,483,074 34	\$1,381,730 28	\$1,392,948 68	\$1,296,485 35
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	60,000 00	60,000 00	60,000 00	70,000 00
Undivided profits less expenses and taxes paid.....	12,456 84	5,918 31	10,023 17	12,158 37	4,502 28
National bank notes outstanding...	100,000 00	100,000 00	100,000 00	97,700 00	100,000 00
Due to other National banks.....	2,396 30	3,413 78	1,358 16	2,263 13	2,547 50
Due to State banks and bankers...					1,896 52
Due to approved reserve agents...					156 51
Dividends unpaid.....	8 00				
Individual deposits subject to check.....	1,109,979 49	1,166,807 96	1,089,477 31	1,106,294 85	1,008,537 25
Demand certificates of deposit....	3,514 58	3,556 31	3,567 27	3,609 63	3,609 63
Time certificates of deposit.....					
Certified checks.....	1,000 00	100 00	600 00	825 00	600 00
Cashier's checks outstanding.....		4 52	506 25	81 00	75
United States deposits.....	50,000 00	40,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Reserved for taxes.....		3,273 46	6,198 12	16 70	3,584 91
Liabilities other than those above stated.....					
Totals.....	\$1,429,355 21	\$1,483,074 34	\$1,381,730 28	\$1,392,948 68	\$1,296,435 35

No. 9556.

***NEGAUNEE NATIONAL BANK, NEGAUNEE.**

E. N. BREITUNG, President; BENJ. NEELY, Vice President; C. MEILLEUR, Vice President and Manager; H. C. WAGNER, Cashier.

DIRECTORS.—E. N. Breitung, Benj. Neely, C. Meilleur, A. E. Boswell, J. P. Miller, Philip Levine, J. H. Sawbridge, J. Hodgson, Jas. F. Foley.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....					
Overdrafts, secured and unsecured.....					
U. S. bonds to secure circulation.....					
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....					
Banking house, furniture and fixtures.....					
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....					
Due from State banks and bankers.....					
Due from approved reserve agents.....					
Checks and other cash items.....					
Exchanges for clearing house.....					
Notes of other National banks.....					
Fractional paper currency, nickels and cents.....					
Specie.....					
Legal tender notes.....					
Redemption fund with U. S. treasurer (5% of circulation).....					
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits less expenses and taxes paid.....					
National bank notes outstanding.....					
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....					

*Organized October 7, 1909.

STATE BANKING DEPARTMENT.

No. 6863.

FIRST NATIONAL BANK, NORWAY.

F. A. JANSON, *President*; WM. BOND, *Vice President*; D. A. STEWART, *Cashier*;
V. S. NYSTROM, *Assistant Cashier*.

DIRECTORS.—F. A. Janson, G. A. Hellberg, G. A. Blesch, Wm. Bond, D. A. Stewart, Jas. O'Callaghan,
E. P. Swift.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$271,063 45	\$278,319 60	\$256,442 16	\$286,307 92	\$278,421 07
Overdrafts, secured and unsecured					
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.	20,422 11	39,147 53	43,317 81	40,817 81	47,649 30
Banking house, furniture and fix- tures.....	13,311 09	17,369 82	19,075 11	19,189 71	19,486 85
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	1,038 89	1,541 04	1,490 39	1,315 79	930 50
Due from State banks and bankers	237 53	1,084 64	1,546 36	20,954 90	823 60
Due from approved reserve agents	30,493 93	30,908 03	40,478 18	38,712 45	43,619 81
Checks and other cash items.....		495 53	16 03	356 53	
Exchanges for clearing house.....					
Notes of other National banks	4,200 00	3,800 00	4,200 00	870 00	2,230 00
Fractional paper currency, nickels and cents.....	150 48	430 21	145 73	83 03	156 82
Specie.....	17,633 90	26,442 30	25,483 50	18,177 80	6,515 40
Legal tender notes.....	1,200 00	2,000 00	1,800 00	800 00	25,130 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	1,800 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$412,251 38	\$454,038 70	\$454,485 27	\$480,065 94	\$477,463 35
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	17,000 00	18,000 00	18,000 00	18,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	7,035 43	4,878 21	7,942 61	7,318 22	5,680 15
National bank notes outstanding..	50,000 00	50,000 00	49,000 00	49,500 00	50,000 00
Due to other National banks.....				235 84	132 14
Due to State banks and bankers..	1,139 32				869 05
Dividends unpaid.....	48 00	192 00	54 00	54 00	
Individual deposits subject to check.....	109,392 50	142,860 80	311,936 71	336,415 93	330,645 06
Savings deposits.....	161,826 93	170,936 49			
Demand certificates of deposit....	14,749 20	17,071 20	17,141 95	17,126 95	19,326 95
Time certificates of deposit.....					
Certified checks.....	50 00		100 00	925 00	
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Reserved for taxes.....	1,010 00	100 00	310 00	510 00	810 00
Liabilities other than those above stated.....					
Totals.....	\$412,251 38	\$454,038 70	\$454,485 27	\$480,065 94	\$477,463 35

NATIONAL BANKS OF MICHIGAN.

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No. 6820.

FIRST NATIONAL BANK, ONTONAGON.

C. MEILLEUR, *President*; ANDREW HALTER, *Vice President*; C. A. EICHEN, *Assistant Cashier*.

DIRECTORS.—James Mercer, Andrew Halter, C. Meilleur, T. A. Green, M. H. Harrington, Andrew Schramm, A. L. Swinton.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$141,355 79	\$140,014 74	\$168,362 73	\$171,806 81	\$150,825 88
Overdrafts, secured and unsecured					
U. S. bonds to secure circulation..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....			261 81	261 81	261 81
Stocks, securities, etc.....	5,337 75	10,370 00	15,551 79	15,583 79	15,583 79
Banking house, furniture and fix- tures.....	10,750 00	10,750 00	10,750 00	10,750 00	10,750 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	3,942 11	6,690 14	7,087 08	4,007 37	9,147 62
Due from State banks and bankers	6,811 35	10,767 94	5,296 18	7,226 73	3,675 27
Due from approved reserve agents	5,819 12	16,960 11	14,396 07	9,380 12	22,678 88
Checks and other cash items.....	1,257 74	613 22	1,865 63	704 07	1,108 89
Exchanges for clearing house.....					
Notes of other National banks.....	1,125 00	980 00	690 00	2,155 00	1,445 00
Fractional paper currency, nickels and cents.....	103 55	118 36	72 17	50 15	73 87
Specie.....	15,851 95	17,889 80	14,726 60	15,560 43	18,539 85
Legal tender notes.....	2,400 00	3,000 00	800 00	500 00	1,500 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$221,004 36	\$244,404 31	\$266,112 06	\$264,235 75	\$261,840 86
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	12,500 00	12,500 00
Undivided profits less expenses and taxes paid.....	1,838 56	2,012 38	2,189 85	276 82	501 88
National bank notes outstanding..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				263 70	
Due to State banks and bankers..	1,092 10	4,778 69	117 82	8,499 62	8,655 13
Dividends unpaid.....	6 25	1 25	3 75	316 25	6 25
Individual deposits subject to check.....	91,281 59	87,769 71	100,523 40	97,205 46	102,320 57
Savings deposits.....	55,197 19	52,510 86	54,674 99	50,394 67	49,833 48
Demand certificates of deposit.....					
Time certificates of deposit.....	10,999 92	36,943 29	47,505 29	44,391 10	37,635 72
Certified checks.....					
Cashier's checks outstanding.....	588 75	388 13	1,096 96	388 13	387 83
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$221,004 36	\$244,404 31	\$266,112 06	\$264,235 75	\$261,840 86

STATE BANKING DEPARTMENT.

No. 1521.

FIRST NATIONAL BANK, PAW PAW.

H. M. OLNEY, *President*; GEO. M. HARRISON, *Vice President*; E. F. PARKS, *Cashier*;
W. H. LONGWELL, *Assistant Cashier*.

DIRECTORS.—H. M. Olney, E. F. Parks, Elias Morris, T. J. Cavanaugh, George M. Harrison.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$221,476 37	\$237,902 05	\$226,635 04	\$227,353 32	\$226,555 24
Overdrafts, secured and unsecured	1,048 47	524 26	393 53	151 33	393 29
U. S. bonds to secure circulation..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	170,000 00	164,000 00	164,500 00	164,500 00	177,318 75
Banking house, furniture and fix- tures.....	17,000 00	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate, and mortgages owned.....	1,000 00				
Due from National banks (not re- serve agents).....	1,127 56	3,529 79	1,840 00	1,858 35	2,586 62
Due from State banks and bankers	6,356 49		108 11	850 00	3,539 38
Due from approved reserve agents	45,117 07	33,288 69	36,580 40	17,873 97	16,045 06
Checks and other cash items.....	75 49	53 75	41 00	315 88	91 45
Exchanges for clearing house.....					
Notes of other National banks.....	60 00	207 00	80 00	105 00	60 00
Fractional paper currency, nickels and cents.....	290 80	252 80	215 02	182 42	156 92
Specie.....	7,645 00	9,002 00	8,627 00	8,101 50	8,252 00
Legal tender notes.....	13,309 00	13,500 00	9,507 00	16,000 00	12,409 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$510,759 25	\$504,410 34	\$490,777 70	\$479,541 77	\$489,657 71
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	9,908 03	6,377 45	10,541 74	10,133 56	9,667 74
National bank notes outstanding..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers..	30,424 37	19,996 82	3,568 40	503 98	581 60
Dividends unpaid.....	74 10	127 19	97 19	50 00	50 00
Individual deposits subject to check.....	60,753 75	55,663 47	51,625 21	44,232 98	53,011 99
Demand certificates of deposit....	264,599 00	277,245 41	279,945 16	279,621 27	281,346 38
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$510,759 25	\$504,410 34	\$490,777 70	\$479,541 77	\$489,657 71

NATIONAL BANKS OF MICHIGAN.

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No. 5607.

FIRST NATIONAL BANK, PETOSKEY.

WILLIAM L. CURTIS, *President*; C. F. HANKEY, *Vice President*; CHALMERS CURTIS, *Cashier*;
HEBER W. CURTIS, *Assistant Cashier*.

DIRECTORS.—Wm. L. Curtis, C. F. Hankey, Morgan Curtis, Chalmers Curtis, Heber W. Curtis.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$606,008 52	\$626,567 03	\$614,896 27	\$589,453 85	\$630,627 33
Overdrafts, secured and unsecured	1,973 73	255 74	471 31	695 82	940 02
U. S. bonds to secure circulation...	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	50,000 00	40,000 00	10,000 00	10,000 00	1,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	6,497 00	5,710 35	5,325 97	5,325 97	4,439 12
Stocks, securities, etc.....	82,818 81	81,468 91	89,384 28	89,246 37	88,850 06
Banking house, furniture and fix- tures.....	30,000 00	29,000 00	29,000 00	29,000 00	29,000 00
Items in transit.....		828 70			
Other real estate owned.....	700 00				
Due from National banks (not re- serve agents).....	44,058 10	17,654 59	7,605 04	9,517 23	56,358 20
Due from State banks and bankers	14,000 00	14,000 00	2,000 00	5,000 00	9,000 00
Due from approved reserve agents	57,561 20	56,353 32	51,134 95	53,887 69	71,019 67
Checks and other cash items.....	1,317 91		767 47	1,524 11	6,736 30
Exchanges for clearing house.....					
Notes of other National banks....	1,090 00	1,375 00	3,065 00	2,300 00	1,445 00
Fractional paper currency, nickels and cents.....	519 38	527 70	399 98	408 89	374 21
Specie.....	42,204 40	38,166 30	40,860 10	37,072 40	42,991 85
Legal tender notes.....	9,500 00	8,500 00	10,000 00	7,500 00	8,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00	5,200 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....		2,000 00		2,000 00	2,000 00
Totals.....	\$1,053,249 05	\$1,027,407 64	\$970,140 37	\$947,932 33	\$1,057,781 76
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	5,206 76	272 43	3,253 42	4,787 61	2,280 95
National bank notes outstanding...	100,000 00	98,700 00	99,500 00	99,400 00	100,000 00
Due to other National banks.....		1,000 00	999 11	1,504 59	2,011 88
Due to State banks and bankers...	7,262 19	18,642 44	24,567 72	14,542 30	14,821 69
Dividends unpaid.....					
Individual deposits subject to check.....	193,217 33	186,999 76	187,041 41	305,115 29	393,590 42
Savings deposits.....	138,295 38	134,523 50	135,804 09		
Demand certificates of deposit....	439,267 39	427,269 51	388,974 62	392,582 54	423,977 42
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....	50,000 00	40,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,053,249 05	\$1,027,407 64	\$970,140 37	\$947,932 33	\$1,057,781 76

No. 4446.

FIRST NATIONAL EXCHANGE BANK OF PORT HURON.

H. G. BARNUM, *President*; J. E. MILLER, *Vice President*; T. A. GOULDEN, *Cashier*;
GUSSE HILL, D. D. BROWN, *Assistant Cashiers*.

DIRECTORS.—H. G. Barnum, W. L. Jenks, Peter Hill, Jas. Bradley, F. J. Dixon, Phil Eichhorn, Jr.,
F. E. Beard, J. E. Miller, Henry McMorran, David MacTaggart, A. R. Ballentine.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$959,323 78	\$1,031,283 67	\$989,188 98	\$951,040 59	\$940,527 21
Overdrafts, secured and unsecured	270 20	37 05	80	16 86	
U. S. bonds to secure circulation...	150,000 00	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits	70,000 00	50,000 00	50,000 00	50,000 00	40,000 00
U. S. bonds on hand.....		20,000 00			
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	157,073 40	160,073 40	194,173 40	206,926 38	199,844 04
Banking house, furniture and fix- tures.....	60,000 00	60,000 00	60,000 00	60,000 00	60,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....					
Due from State banks and bankers	15,615 59	5,487 25	5,411 72	14,000 31	4,256 69
Due from approved reserve agents	219,310 28	178,343 86	181,677 64	170,035 66	301,599 51
Checks and other cash items.....					
Exchanges for clearing house....	2,823 71	11,790 04	3,477 77	3,309 16	11,196 74
Notes of other National banks....	2,222 00	3,208 00	3,664 00	3,228 00	3,513 00
Fractional paper currency, nickels and cents.....	638 76	526 83	473 53	485 14	763 60
Specie.....	63,338 85	39,468 50	34,818 00	32,751 00	31,533 25
Legal tender notes.....	87,438 00	74,538 00	57,049 00	63,749 00	60,838 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$1,795,554 57	\$1,792,256 60	\$1,737,434 84	\$1,713,042 10	\$1,811,572 04
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	60,000 00	65,000 00	65,000 00	65,000 00	65,000 00
Undivided profits less expenses and taxes paid.....	39,894 60	34,548 30	37,973 84	39,957 56	39,164 75
National bank notes outstanding..	149,995 00	149,995 00	149,995 00	149,995 00	149,995 00
Due to other National banks.....					
Due to State banks and bankers..	76,225 33	99,834 26	83,320 64	67,447 41	67,850 88
Dividends unpaid.....		250 00			50 00
Individual deposits subject to check.....	1,141,995 27	1,141,007 10	1,068,603 43	1,076,862 84	1,188,862 24
Demand certificates of deposit....	96,050 53	95,063 81	107,079 53	105,581 99	108,986 21
Time certificates of deposit.....					
Certified checks.....	493 04	1,976 04	301 04	1,041 04	1,241 04
Cashier's checks outstanding.....					
United States deposits.....	69,914 26	42,887 46	41,717 61	42,207 68	33,258 50
Deposits of U. S. disbursing officers	85 74	5,085 88	8,222 39	7,732 32	6,182 54
Accrued interest on deposits.....	10,900 80	6,608 75	5,071 36	6,081 63	980 88
Notes and bills rediscounted.....					
Reserved for taxes.....				1,074 63	
Bills payable.....					
Liabilities other than those above stated.....			60 00	60 00	
Totals.....	\$1,795,554 57	\$1,792,256 60	\$1,737,434 84	\$1,713,042 10	\$1,811,572 04

NATIONAL BANKS OF MICHIGAN.

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No. 2550.

FIRST NATIONAL BANK, QUINCY.

C. H. WINCHESTER, *President*; E. B. CHURCH, *Vice President*; C. L. TRUESDELL, *Cashier*;
E. M. BROWN, *Assistant Cashier*.

DIRECTORS.—C. H. Winchester, C. L. Truesdell, E. B. Church, John Babcock, C. C. Sears, A. L. Bowen,
H. A. Graves.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$131,935 18	\$127,085 71	\$134,919 40	\$138,999 19	\$128,745 94
Overdrafts, secured and unsecured	730 07	1,195 91	1,232 75	1,641 04	947 54
U. S. bonds to secure circulation..	22,000 00	22,500 00	22,500 00	22,500 00	22,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....					
Banking house, furniture and fix- tures.....	3,350 00	3,350 00	3,350 00	3,350 00	3,350 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....					
Due from State banks and bankers					
Due from approved reserve agents	10,625 29	11,151 03	20,241 14	4,963 42	20,312 33
Checks and other cash items.....	83 94	507 37	213 32	20 28	2,445 93
Exchanges for clearing house.....					
Notes of other National banks.....	4,140 00	3,575 00	3,122 00	3,433 00	1,288 00
Fractional paper currency, nickels and cents.....	55 82	55 54	59 91	29 72	30 95
Specie.....	5,413 95	5,663 10	5,042 73	4,970 55	3,838 86
Legal tender notes.....	3,000 00	700 00	2,000 00	1,500 00	1,000 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$182,459 25	\$176,908 66	\$193,806 25	\$182,532 20	\$185,584 55
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	21,581 94	19,942 09	22,306 03	23,097 29	20,298 94
National bank notes outstanding..	22,000 00	22,500 00	22,500 00	22,500 00	22,500 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....					
Individual deposits subject to check.....	47,200 39	47,813 32	57,821 98	48,951 15	40,881 54
Demand certificates of deposit....	31,676 92	26,648 25	31,178 24	27,983 76	41,904 07
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$182,459 25	\$176,908 66	\$193,806 25	\$182,532 20	\$185,584 55

No. 4413.

FIRST NATIONAL BANK, REED CITY.

J. W. PARKHURST, *President*; L. G. HAMMOND, *Cashier*; J. REED PARKHURST, *Assistant Cashier*.

DIRECTORS.—J. W. Parkhurst, J. B. Judkins, N. A. Stoddard, L. G. Hammond, J. L. Rayfuse, J. C. Holden, A. J. Auer, Lou B. Winsor, Will Curtis, Mary W. Parkhurst, Theo. Schmidt.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$417,684 76	\$408,345 12	\$425,352 55	\$407,429 31	\$455,112 22
Overdrafts, secured and unsecured	5,302 71	793 91	3,244 12	3,492 09	4,394 14
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....					
Banking house, furniture and fix- tures.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate owned.....	500 00	500 00	500 00	500 00	500 00
Due from National banks (not re- serve agents).....	11,148 67	14,488 29	30,289 84	28,529 76	31,808 98
Due from State banks and bankers					
Due from approved reserve agents	22,264 41	28,443 40	23,287 00	21,558 28	21,234 14
Checks and other cash items.....					
Exchanges for clearing house.....					
Notes of other National banks....	1,596 00	3,765 00	686 00	1,950 00	545 00
Fractional paper currency, nickels and cents.....	344 24	287 20	180 06	190 86	252 50
Specie.....	15,010 00	14,415 00	13,814 25	13,361 00	13,004 80
Legal tender notes.....	17,025 00	16,500 00	10,108 00	15,382 00	14,239 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$553,375 79	\$550,037 92	\$569,961 82	\$554,893 30	\$603,590 78
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	3,704 98	362 55	3,601 39	5,207 42	1,792 60
National bank notes outstanding..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....					
Individual deposits subject to check.....	102,881 00	105,562 72	96,072 01	92,281 96	92,990 28
Savings deposits.....	28,477 06	32,127 51	35,365 70	36,260 89	34,230 85
Demand certificates of deposit....	308,312 75	301,955 14	324,922 72	311,143 03	364,577 05
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$553,375 79	\$550,037 92	\$569,961 82	\$554,893 30	\$603,590 78

NATIONAL BANKS OF MICHIGAN.

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No. 9099.

THE FARMERS' NATIONAL BANK, RICHLAND.

WM. F. DOOLITTLE, *President*; ROBERT R. TELFER, *Vice President*; W. C. WHITNEY, *Cashier*.

DIRECTORS.—Wm. F. Doolittle, R. R. Telfer, Milo A. Snow, J. J. Campbell, A. M. Nevins, Ed. J. Burchett, H. G. Brown, Nelson Boyles, J. F. Gilkey, Thomas Henson, A. S. Frost.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$45,301 69	\$53,859 07	\$81,164 03	\$82,846 42	\$81,902 25
Overdrafts, secured and unsecured	1,069 57	25 32	158 46	137 00	261 44
U. S. bonds to secure circulation..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,017 50	2,017 50	2,017 50	2,017 50	2,017 50
Stocks, securities, etc.....	6,966 05	6,426 05	6,500 00	9,000 00	14,500 00
Banking house, furniture and fix- tures.....	4,100 06	4,250 00	4,250 00	4,250 00	4,250 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	7,229 22	6,578 36	7,494 73	715 35	4,483 78
Due from State banks and bankers					
Due from approved reserve agents	1,650 65	5,737 00	6,968 75	4,484 05	6,341 64
Checks and other cash items.....	40 42		58 85	202 00	24 16
Exchanges for clearing house					
Items in transit.....	1,918 11	740 91		251 33	1,965 24
Notes of other National banks.....		755 00		600 00	"
Fractional paper currency, nickels and cents.....	88 33	109 99	62 69	100 02	115 19
Specie.....	1,464 95	1,482 35	2,087 55		3,938 30
Legal tender notes.....	3,847 00	3,971 00	4,200 00	4,468 85	1,200 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$101,943 55	\$112,202 55	\$141,212 56	\$135,322 52	\$147,249 50
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....			1,000 00	1,000 00	1,000 00
Undivided profits less expenses and taxes paid.....	747 45	892 52	572 90	1,068 97	1,265 62
National bank notes outstanding..	25,000 00	24,550 00	24,200 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....					
Individual deposits subject to check.....	8,632 66	14,909 01	22,040 07	16,777 59	18,192 01
Demand certificates of deposit....	42,563 44	46,851 02	68,399 59	66,475 96	75,784 47
Time certificates of deposit.....					1,007 40
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$101,943 55	\$112,202 55	\$141,212 56	\$135,322 52	\$147,249 50

No. 9218.

FIRST NATIONAL BANK OF ROCHESTER.

JOHN C. DAY, *President*; C. S. CHAPMAN, F. H. HALE, *Vice Presidents*; M. H. HASELSWERDT, *Cashier*;
F. D. SHOUP, *Assistant Cashier*.

DIRECTORS.—John C. Day, C. S. Chapman, C. S. Chase, F. H. Hale, J. T. Norton, C. W. Upton,
S. A. Flumerfelt.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$69,221 11	\$99,106 06	\$116,755 61	\$112,888 07	\$124,493 52
Overdrafts, secured and unsecured		26 85		182 98	330 04
U. S. bonds to secure circulation...	12,500 00	12,500 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	484 38	484 38	733 69	733 69	733 69
Stocks, securities, etc.....					
Banking house, furniture and fix- tures.....	11,196 63	11,003 46	11,398 96	11,398 96	11,963 96
Expenses paid.....	565 00	580 99			
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....					
Due from State banks and bankers	6,758 69	4,951 41	7,361 17	17,628 07	11,471 93
Due from approved reserve agents	101 96	11 00	16 93	10 67	12 16
Checks and other cash items.....					
Exchanges for clearing house		67 37	34 29	17 78	325 00
Notes of other National banks.....	1,840 00	110 00	40 00	150 00	300 00
Fractional paper currency, nickels and cents.....	345 81	216 04	89 21	247 75	134 26
Specie.....	1,474 85	2,569 90	3,969 30	4,835 05	5,571 45
Legal tender notes.....	1,310 00	2,200 00	1,910 00	1,815 00	3,690 00
Redemption fund with U. S. treas- urer (5% of circulation).....	625 00	325 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$106,422 93	\$134,152 46	\$168,559 16	\$176,158 02	\$185,326 01
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits less expenses and taxes paid.....			171 57	978 40	155 45
National bank notes outstanding..	12,500 00	12,200 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....					
Individual deposits subject to check.....	7,933 43	9,594 79	12,113 60	10,853 94	14,088 53
Savings deposits.....	14,972 40	27,625 57	39,314 89	46,291 60	63,589 45
Demand certificates of deposit....					
Time certificates of deposit.....	25,017 10	29,732 10	36,959 10	38,034 08	27,492 58
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....	1,000 00				
Totals.....	\$106,422 93	\$134,152 46	\$168,559 16	\$176,158 02	\$185,326 01

NATIONAL BANKS OF MICHIGAN.

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No. 5199.

THE FIRST NATIONAL BANK, ROCKLAND.

L. STANNARD, *President*; C. A. MUELLER, *Vice President*; C. F. SMITH, *Cashier*.

DIRECTORS.—L. Stannard, B. F. Chynoweth, C. F. Smith, C. A. Mueller, R. P. Dunstan.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$92,443 90	\$88,069 17	\$90,324 88	\$89,611 41	\$87,452 94
Overdrafts, secured and unsecured	2,999 05	2,328 06	2,589 24	2,080 81	2,659 57
U. S. bonds to secure circulation..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	33,025 00	33,025 00	30,975 00	30,975 00	30,975 00
Banking house, furniture and fix- tures.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	3,030 04	4,437 16	1,587 14	1,451 67	6,039 82
Due from State banks and bankers	4,920 75	6,542 19	8,240 15	5,602 45	5,991 38
Due from approved reserve agents	22,829 02	18,806 45	20,879 54	29,831 09	17,045 50
Checks and other cash items.....	425 79	1,710 32	533 90	9 35	1,240 84
Exchanges for clearing house.....					
Notes of other National banks.....	780 00	1,545 00	625 00	415 00	1,065 00
Fractional paper currency, nickels and cents.....	190 42	212 42	32 89	66 39	71 26
Specie.....	9,980 75	13,552 10	10,472 10	8,827 95	10,972 75
Legal tender notes.....	1,565 00	2,880 00	2,400 00	275 00	645 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$205,960 32	\$206,857 87	\$202,409 84	\$202,866 12	\$197,909 06
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	7,000 00
Undivided profits less expenses and taxes paid.....	1,596 06	437 83	1,794 81	1,672 04	212 59
National bank notes outstanding..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks....	4,423 75	3,550 06	3,039 95	5,542 05	6,402 65
Due to State banks and bankers..	17 83			147 84	231 25
Dividends unpaid.....	3 50	441 00	3 50	3 50	77 00
Individual deposits subject to check.....	132,699 87	135,319 59	130,997 08	127,426 19	122,524 21
Demand certificates of deposit....	10,999 79	11,063 39	10,574 50	12,074 50	11,324 50
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....	219 50	46 00			136 86
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$205,960 32	\$206,857 87	\$202,409 84	\$202,866 12	\$197,909 06

No. 2186.

CITIZENS' NATIONAL BANK, ROMEO.

JOHN SMITH, JR., *President*; HENRY J. MCKAY, *Vice President*; S. A. READE, *Cashier*;
R. S. READE, *Assistant Cashier*.

DIRECTORS.—John Smith, Jr., James R. Moreland, Uriel Townsend, Albert J. Crismon, Henry J. McKay,
Samuel A. Reade, Allen McKay, Richard S. Reade, John C. Batchelder.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$123,899 38	\$125,536 25	\$134,673 99	\$121,707 71	\$117,903 32
Overdrafts, secured and unsecured	350 32	894 42	1,686 32	1,342 20	1,872 07
U. S. bonds to secure circulation..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	25,500 00	25,500 00	23,000 00	23,000 00	28,000 00
Banking house, furniture and fix- tures.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate, and mortgages owned.....	1,050 00	1,050 00	1,050 00	1,050 00	1,050 00
Due from National banks (not re- serve agents).....					1,682 00
Due from State banks and bankers	5,162 79	5,303 07	1,320 19	1,331 33	1,335 68
Due from approved reserve agents	21,685 98	19,265 33	8,304 89	18,189 87	8,290 44
Checks and other cash items.....	502 50	34 55	318 07	952 55	118 03
Exchanges for clearing house.....					
Notes of other National banks.....	1,760 00	2,154 00	2,384 00	1,354 00	2,031 00
Fractional paper currency, nickels and cents.....	52 51	60 90	57 01	50 30	42 85
Specie.....	7,662 65	7,959 95	8,881 50	8,287 25	7,700 85
Legal tender notes.....	2,000 00	2,200 00		2,800 00	1,500 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$221,876 13	\$222,208 47	\$213,925 97	\$212,324 21	\$203,776 24
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	1,845 50	573 48	1,448 49	1,435 77	69 92
National bank notes outstanding..	25,000 00	23,450 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....	639 00	493 50			570 00
Individual deposits subject to check.....	134,391 63	137,691 49	127,477 48	125,888 44	118,136 32
Demand certificates of deposit....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$221,876 13	\$222,208 47	\$213,925 97	\$212,324 21	\$203,776 24

NATIONAL BANKS OF MICHIGAN.

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No. 3911.

COMMERCIAL NATIONAL BANK, SAGINAW.

J. F. BRAND, *President*; G. A. ALDERTON, *Vice President*; A. W. FIELD, *Cashier*;
W. L. PAXSON, *Assistant Cashier*.

DIRECTORS.—J. F. Brand, G. A. Alderton, A. C. Melze, J. W. Fordney, C. H. Brand, A. W. Field,
John McAvoy.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$650,411 23	\$703,634 24	\$705,038 14	\$759,040 42	\$702,047 82
Overdrafts, secured and unsecured	797 99	132 27	780 59	414 60	819 10
U. S. bonds to secure circulation...	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	50,000 00	40,000 00	10,000 00	10,000 00	1,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	3,500 00	3,239 23	2,769 65	2,769 65	2,671 65
Stocks, securities, etc.....	89,579 92	89,194 98	109,194 98	116,144 52	123,918 58
Banking house, furniture and fix- tures.....	10,800 00	10,800 00	10,800 00	10,800 00	8,900 90
Other real estate, and mortgages owned.....			500 00	7,040 90	
Due from National banks (not re- serve agents).....	2,084 27	1,513 50	7,768 03	573 17	544 35
Due from State banks and bankers	4,103 87	550 42	1,628 10	565 32	3,189 19
Due from approved reserve agents	117,992 23	162,276 36	142,187 58	69,872 59	64,905 12
Checks and other cash items.....	477 55	188 83	416 35	96 05	689 63
Exchanges for clearing house....	6,213 59	1,697 94	2,473 25	2,919 32	1,438 05
Notes of other National banks....	2,826 00	3,286 00	5,114 00	3,857 00	803 00
Fractional paper currency, nickels and cents.....	248 57	101 41	364 08	205 85	244 34
Specie.....	32,487 75	32,735 65	28,384 20	23,183 75	23,046 05
Legal tender notes.....	19,000 00	25,200 00	32,550 00	32,250 00	20,940 00
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....		10,000 00			
Totals.....	\$1,095,522 97	\$1,189,550 83	\$1,164,948 95	\$1,144,733 14	\$1,059,657 78
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	27,344 88	19,319 03	26,644 78	32,122 56	22,177 92
National bank notes outstanding...	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks....	837 30	6,299 71	495 71	869 68	11,435 87
Due to State banks and bankers...	33,586 84	29,665 84	35,333 14	33,047 27	37,364 86
Dividends unpaid.....		60 00	60 00		72 00
Individual deposits subject to check.....	578,824 79	682,353 76	674,220 20	646,262 94	565,916 04
Demand certificates of deposit....	104,428 00	111,631 15	118,195 12	121,355 69	121,506 09
Time certificates of deposit.....		183 48		1,000 00	
Certified checks.....		37 86		75 00	185 00
Cashier's checks outstanding.....	501 16	40,000 00	10,000 00	10,000 00	1,000 00
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above Stated.....					
Totals.....	\$1,095,522 97	\$1,189,550 83	\$1,164,948 95	\$1,144,733 14	\$1,059,657 78

No. 1918.

SECOND NATIONAL BANK, SAGINAW.

GEORGE B. MORLEY, *President*; W. S. EDDY, ALBERT H. MORLEY, *Vice Presidents*;
EDWARD W. GLYNN, *Cashier*; MILTON EWEN, *Custodian, Savings Department*.

DIRECTORS.—George W. Morley, Waldo A. Avery, Walter S. Eddy, Stanford T. Crapo, George B. Morley, Frank D. Ewen, Temple E. Dorr, Arthur D. Eddy, James B. Peter.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$3,185,030 76	\$3,194,483 90	\$3,235,427 68	\$2,854,134 50	\$2,999,952 25
Overdrafts, secured and unsecured.....	215 22	714 05	3,166 25	1,390 10	4,108 60
U. S. bonds to secure circulation.....	500,000 00	500,000 00	500,000 00	500,000 00	500,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....	29,540 00	29,660 00	30,000 00	30,000 00	30,000 00
Other bonds to secure U. S. deposits.....	100,000 00	100,000 00	57,000 00	57,000 00	32,000 00
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	253,374 00	242,609 00	280,609 00	384,850 00	368,039 00
Banking house, furniture and fixtures.....	45,000 00	45,000 00	45,000 00	45,000 00	45,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	5,573 19	14,510 06	17,308 01	368 86	6,836 57
Due from State banks and bankers.....	66,962 36	64,729 11	108,968 64	124,835 71	133,590 62
Due from approved reserve agents.....	409,084 50	489,949 73	913,543 49	824,396 88	881,106 97
Checks and other cash items.....	1,251 75	1,565 91	1,420 73	1,237 98	1,363 22
Exchanges for clearing house.....	9,899 38	9,270 90	6,576 39	9,167 60	13,146 98
Notes of other National banks.....	5,690 00	3,072 00	12,014 00	5,380 00	6,230 00
Fractional paper currency, nickels and cents.....	188 15	825 91	643 45	955 80	1,043 94
Specie.....	254,168 50	251,600 00	215,080 00	214,917 50	235,542 00
Legal tender notes.....	86,496 00	65,538 00	86,435 00	55,322 00	54,149 00
Redemption fund with U. S. treasurer (5% of circulation).....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$5,027,473 81	\$5,088,558 57	\$5,568,192 64	\$5,183,985 93	\$5,387,109 15
Liabilities.					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	250,000 00	250,000 00	250,000 00	250,000 00	300,000 00
Undivided profits less expenses and taxes paid.....	70,192 57	69,138 50	61,220 42	102,305 79	49,024 29
National bank notes outstanding.....	493,100 00	472,900 00	493,300 00	495,597 50	499,997 50
Due to other National banks.....	25,758 72	44,228 53	87,768 07	29,499 22	29,664 12
Due to State banks and bankers.....	532,093 80	579,911 69	602,333 14	542,978 29	495,047 41
Dividends unpaid.....					
Individual deposits subject to check.....	2,760,596 62	2,820,105 02	3,194,328 90	2,867,619 97	3,189,386 37
Demand certificates of deposit.....	259,163 56	236,254 08	281,813 05	291,046 26	245,783 02
Time certificates of deposit.....					
Certified checks.....	563 79	2,612 50	16,983 90	4,938 90	2,520 00
Cashier's checks outstanding.....	2,004 75	1,408 25	445 16		690 44
United States deposits.....	125,539 86	102,641 85	91,023 93	93,345 00	65,399 35
Deposits of U. S. disbursing officers.....	8,460 14	9,358 15	8,976 07	6,655 00	9,700 65
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above Stated.....					
Totals.....	\$5,027,473 81	\$5,088,558 57	\$5,568,192 64	\$5,183,985 93	\$5,387,109 15

NATIONAL BANKS OF MICHIGAN.

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No. 3886.

FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President*; E. H. HOTCHKISS, *Vice President and Cashier*.

DIRECTORS.—O. W. Johnson, P. Mulcrone, E. H. Hotchkiss, P. J. Murray, P. E. Murray.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$404,987 69	\$321,023 00	\$342,418 30	\$353,737 49	\$438,884 44
Overdrafts, secured and unsecured	241 14	182 52	554 23	122 27	488 85
U. S. bonds to secure circulation..	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	47,360 00	52,508 75	52,308 75	63,238 75	63,238 75
Banking house, furniture and fix- tures.....	17,077 50	16,900 00	17,024 20	17,082 25	17,043 05
Other real estate, and mortgages owned.....	6,985 20	6,733 00	6,820 08	6,810 76	3,184 23
Due from National banks (not re- serve agents).....	1,329 31	829 09	3,393 34	8,849 76	5,861 40
Due from State banks and bankers	3,344 46	895 43	2,078 75	1,686 78	249 17
Due from approved reserve agents	52,577 66	123,917 72	65,398 31	45,927 53	107,522 21
Checks and other cash items.....	2,911 48	816 61	2,434 09	1,099 54	3,617 01
Exchanges for clearing house.....					
Notes of other National banks.....	2,324 00	2,395 00	1,490 00	2,832 00	4,476 00
Fractional paper currency, nickels and cents.....	2,037 13	1,993 62	1,974 16	1,956 73	771 10
Specie.....	31,121 85	27,896 95	27,022 75	31,604 15	43,258 00
Legal tender notes.....	2,000 00	2,500 00	1,000 00	2,500 00	3,500 00
Redemption fund with U. S. treas- urer (5% of circulation).....	625 00	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....					6,100 00
Totals.....	\$568,422 42	\$571,806 69	\$537,121 91	\$550,573 01	\$711,299 26
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	14,539 18	11,470 97	12,737 19	15,125 90	15,956 49
National bank notes outstanding..	1,600 00	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....					
Due to State banks and bankers..		50 00	50 00		15 00
Dividends unpaid.....					
Individual deposits subject to check.....	155,842 04	136,171 75	129,173 02	150,316 27	294,532 04
Demand certificates of deposit....	346,441 20	341,613 97	300,758 49	280,185 89	281,191 52
Savings deposits.....			12,903 21	22,444 95	37,104 21
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$568,422 42	\$571,806 69	\$537,121 91	\$550,573 01	\$711,299 26

STATE BANKING DEPARTMENT.

No. 3378.

ST. JOHNS NATIONAL BANK, ST. JOHNS.

JOHN C. HICKS, *President*; GALUSHA PENNELL, *Vice President*; R. C. DEXTER, *Cashier*.

DIRECTORS.—John C. Hicks, Galusha Pennell, Cooley E. Ball, Coleman C. Vaughan, P. E. Walsworth, Olney P. DeWitt, R. C. Dexter.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$200,194 47	\$161,138 66	\$182,301 53	\$186,034 42	\$191,641 52
Overdrafts, secured and unsecured	10,573 13	2,706 34	6,132 60	3,537 10	5,300 24
U. S. bonds to secure circulation..	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	33,826 56	35,620 83	26,507 79	29,678 68	36,775 54
Banking house, furniture and fixtures.....	51,934 48	49,000 00	49,000 00	49,130 88	49,411 73
Other real estate, and mortgages owned.....	5,500 00	7,000 00	5,500 00	5,500 00	5,500 00
Due from National banks (not reserve agents).....		800 00	6,759 07		
Due from State banks and bankers	9,299 92	3,908 50	13,536 33	6,593 29	10,723 38
Items in transit.....				1,094 07	
Due from approved reserve agents	56,792 14	81,376 70	86,329 61	77,317 27	24,667 16
Checks and other cash items.....	277 76	480 61	315 58	935 87	100 01
Exchanges for clearing house.....					
Notes of other National banks.....	245 00	165 00	135 00	135 00	195 00
Fractional paper currency, nickels and cents.....	185 22	400 96	422 23	453 10	466 38
Specie.....	18,382 60	23,799 40	22,967 50	20,578 45	20,200 80
Legal tender notes.....	4,020 00	2,730 00	5,570 00	4,655 00	3,900 00
Redemption fund with U. S. treasurer (5% of circulation).....	750 00	750 00	750 00	750 00	750 00
Due from U. S. treasurer, other than 5% redemption fund.....	100 00	100 00	100 00		
Totals.....	\$407,081 28	\$384,977 00	\$421,417 24	\$401,393 13	\$364,631 76
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits less expenses and taxes paid.....	10,380 65	8,239 66	10,204 79	11,450 20	10,237 33
National bank notes outstanding..	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Due to other National banks.....					72 78
Due to State banks and bankers.....	10,196 20	7,763 66	4,152 77	8,086 17	13,748 45
Dividends unpaid.....					
Individual deposits subject to check.....	204,097 21	174,400 13	196,922 41	170,435 92	149,778 47
Demand certificates of deposit....	102,048 19	113,934 52	129,581 49	130,205 06	109,614 23
Time certificates of deposit.....					
Certified checks.....	359 03	359 03	359 03	359 03	739 03
Cashier's checks outstanding.....		280 00	196 75	196 75	441 47
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$407,081 28	\$384,977 00	\$421,417 24	\$401,393 13	\$364,631 76

NATIONAL BANKS OF MICHIGAN.

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No. 5594.

COMMERCIAL NATIONAL BANK, ST. JOSEPH.

J. M. BALL, *President*; M. W. STOCK, *Vice President*; A. N. REECE, *Cashier*.

DIRECTORS.—J. M. Ball, M. W. Stock, W. A. Preston, I. W. Allen, A. N. Reece, F. P. Graves, A. Canavan.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$182,777 13	\$206,331 44	\$210,111 40	\$215,280 54	\$194,653 66
Overdrafts, secured and unsecured	296 94	25 60	264 85	378 95	281 99
U. S. bonds to secure circulation...	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,450 00	1,430 00	1,410 00	1,390 00	1,390 00
Stocks, securities, etc.....	65,658 73	53,252 93	53,252 93	44,752 93	49,926 68
Banking house, furniture and fixtures.....	12,000 00	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate, and mortgages owned.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Due from National banks (not reserve agents).....					
Due from State banks and bankers	912 14	3,927 50	3,469 75	231 73	3,629 06
Due from approved reserve agents	78,045 37	65,950 26	38,708 34	52,326 53	206,394 47
Checks and other cash items.....	175 46	954 52	153 00	502 54	498 17
Exchanges for clearing house....	625 47	1,577 78	1,771 54	1,397 55	2,494 35
Notes of other National banks....	1,250 00	500 00	965 00	1,180 00	4,550 00
Fractional paper currency, nickels and cents.....	447 11	492 07	579 54	567 92	770 00
Specie.....	20,951 50	20,153 80	18,259 10	19,301 00	26,706 25
Legal tender notes.....	5,700 00	1,000 00	3,500 00	2,400 00	5,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$426,789 85	\$424,095 90	\$400,945 45	\$408,209 69	\$564,794 63
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	12,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits less expenses and taxes paid.....	9,355 80	6,376 03	7,295 46	9,026 50	6,863 83
National bank notes outstanding..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....			101 48		
Due to State banks and bankers..	1,399 45	749 46	2,104 80	149 02	
Dividends unpaid.....					
Individual deposits subject to check.....	207,731 47	199,346 19	171,155 39	184,467 78	314,057 79
Demand certificates of deposit....	95,303 13	101,942 33	95,138 64	99,566 39	128,698 01
Time certificates of deposit.....					
Certified checks.....	1,000 00	681 89	100 00		175 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....			10,000 00		
Reserved for interest.....			49 68		
Liabilities other than those above stated.....					
Totals.....	\$426,789 85	\$424,095 90	\$400,945 45	\$408,209 69	\$564,794 63

No. 3547.

FIRST NATIONAL BANK, SAULT STE. MARIE.

OTTO FOWLE, *President*; CHASE S. OSBORN, *Vice President*; EDWARD H. MEAD, *Cashier*;
ALBERT H. PASSMORE, *Assistant Cashier*.

DIRECTORS.—Geo. Kemp, John A. Colwell, Joseph H. Steere, Otto Fowle, Edward H. Mead,
John H. Hickler, Chase S. Osborn, Robert G. Ferguson, Bernard H. Morris.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$462,387 97	\$483,661 13	\$477,794 55	\$357,619 00	\$406,146 40
Overdrafts, secured and unsecured.....	805 42	92 65	35 84	141 63	233 85
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00	70,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	30,000 00
Other bonds to secure U. S. deposits.....	20,000 00				
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....				121,326 15	
Banking house, furniture and fixtures.....	41,000 00	41,000 00	40,000 00	40,000 00	40,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....					
Due from State banks and bankers.....	5,422 96	1,858 19	2,206 38	2,494 55	10,142 38
Due from approved reserve agents.....	115,326 45	177,627 54	119,027 27	111,379 56	102,781 38
Checks and other cash items.....					
Exchanges for clearing house.....	974 18	597 69	3,125 55	626 04	1,460 84
Notes of other National banks.....	3,152 00	5,008 00	5,364 00	1,172 00	2,733 00
Fractional paper currency, nickels and cents.....	432 21	816 75	335 14	349 08	598 31
Specie.....	25,987 05	27,375 80	26,420 20	26,771 10	27,344 60
Legal tender notes.....	28,000 00	27,500 00	30,500 00	29,000 00	28,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	3,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,500 00		500 00	400 00	
Totals.....	\$807,488 24	\$868,037 75	\$807,808 93	\$793,779 11	\$812,940 76
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	5,192 06	5,141 83	3,215 50	5,921 41	9,311 18
National bank notes outstanding.....	50,000 00	49,300 00	50,000 00	50,000 00	70,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	431,951 67	513,501 94	459,779 89	445,852 66	469,370 82
Demand certificates of deposit.....	3,349 26	4,872 60	6,444 71	4,731 61	4,025 35
Time certificates of deposit.....	125,366 60	113,982 84	105,446 77	104,732 88	98,233 41
Certified checks.....	612 00	100 00	922 06	457 66	
Cashier's checks outstanding.....					
United States deposits.....	60,000 00	50,000 00	50,000 00	50,000 00	30,000 00
Deposits of U. S. disbursing officers.....					
Insurance fund.....	11,000 00	11,000 00	12,000 00	12,000 00	12,000 00
Notes and bills rediscounted.....					
Bills payable.....					
Collections.....	16 65	138 54		82 89	
Liabilities other than those above stated.....					
Totals.....	\$807,488 24	\$868,037 75	\$807,808 93	\$793,779 11	\$812,940 76

No. 3276.

THE NATIONAL BANK OF STURGIS, STURGIS.

L. E. WHITE, *President*; J. H. WHITMER, *Vice President*; H. L. ANTHONY, *Cashier*;
C. W. GRAVES, *Assistant Cashier*.

DIRECTORS.—L. E. White, H. L. Anthony, W. C. Grobhliser, Charles Erbsmehl, John H. Whitmer,
John H. Moe, J. C. Fitter.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$197,646 67	\$214,219 09	\$210,408 80	\$216,573 98	\$202,118 71
Overdrafts, secured and unsecured	547 80	2,494 80	342 93	885 00	1,246 33
U. S. bonds to secure circulation..	16,500 00	16,500 00	16,500 00	16,500 00	16,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Stocks, securities, etc.....	76,215 00	75,780 00	79,328 33	75,638 33	93,331 00
Banking house, furniture and fix- tures.....	13,208 07	13,208 07	13,208 07	13,208 07	13,208 07
Other real estate, and mortgages owned.....	4,216 00	3,075 00	1,166 00	1,166 00	6,499 45
Due from National banks (not re- serve agents).....			4,461 78		
Due from State banks and bankers	4,121 63	2,430 98	6,456 10	7,339 72	4,231 29
Due from approved reserve agents	57,959 33	58,949 00	57,406 15	68,887 19	59,913 72
Checks and other cash items.....	57 89	27 32	482 61	119 80	166 13
Exchanges for clearing house.....					
Notes of other National banks....	1,556 00	1,000 00	1,500 00	1,637 00	2,872 00
Fractional paper currency, nickels and cents.....	117 99	197 49	167 70	173 29	106 29
Specie.....	19,303 15	19,835 35	16,764 60	10,132 00	15,399 55
Legal tender notes.....	10,000 00	15,680 00	7,720 00	4,000 00	4,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	825 00	825 00	825 00	825 00	825 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$403,524 53	\$425,471 90	\$418,078 07	\$424,335 38	\$421,648 54
Liabilities.					
Capital stock paid in.....	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund.....	7,000 00	7,300 00	7,300 00	7,300 00	7,600 00
Undivided profits less expenses and taxes paid.....	4,023 52	2,954 86	4,348 53	5,223 34	4,911 72
National bank notes outstanding..	16,500 00	16,500 00	16,500 00	16,500 00	16,500 00
Due to other National banks.....					
Due to State banks and bankers..		211 52			
Dividends unpaid.....	7 50	1 74	1 74	1 74	15 25
Individual deposits subject to check.....	81,142 31	85,392 32	87,369 96	91,657 44	88,504 12
Demand certificates of deposit....	229,851 20	248,111 46	237,557 84	238,652 86	239,117 45
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$403,524 53	\$425,471 90	\$418,078 07	\$424,335 38	\$421,648 54

No. 600.

FIRST NATIONAL BANK, THREE RIVERS.

GARDNER POWELL, *President*; NORMAN W. GARRISON, *Cashier*, CHAS. G. COX, *Assistant Cashier*.

DIRECTORS.—Gardner Powell, Chas. G. Cox, Norman W. Garrison, P. P. Major, T. A. Sperry, Chas. W. Cox, G. W. Cole.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$280,536 86	\$264,814 99	\$265,638 18	\$256,901 32	\$263,320 55
Overdrafts, secured and unsecured	3,681 42	3,683 02	5,075 89	2,905 35	3,454 89
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....	100 00	100 00	100 00	100 00	100 00
Premiums on U. S. bonds.....	1,975 00	1,800 00	1,750 00	1,750 00	1,750 00
Stocks, securities, etc.....	47,100 00	45,510 00	45,460 00	53,210 00	47,060 00
Banking house, furniture and fix- tures.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Other real estate, and mortgages owned.....	6,000 00	6,000 00	6,000 00	9,676 69	9,676 69
Due from National banks (not re- serve agents).....	664 75	717 38	1,452 25	1,687 77	1,220 04
Due from State banks and bankers					
Due from approved reserve agents	19,956 43	15,378 10	27,481 54	24,779 55	18,417 11
Checks and other cash items.....	191 34	306 08	558 56	422 86	483 29
Exchanges for clearing house.....					
Notes of other National banks.....	640 00	1,364 00	1,775 00	2,091 00	1,106 00
Fractional paper currency, nickels and cents.....	247 31	391 35	292 63	120 52	181 93
Specie.....	18,639 80	22,121 50	19,032 10	20,533 35	19,974 95
Legal tender notes.....	6,500 00	11,500 00	10,000 00	9,000 00	6,500 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$426,232 91	\$433,716 42	\$444,615 63	\$443,178 41	\$433,245 45
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	2,383 72	229 85	2,215 55	406 88	757 53
National bank notes outstanding..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....		1,160 57			
Due to State banks and bankers..					
Dividends unpaid.....					
Individual deposits subject to check.....	121,122 17	125,497 35	156,620 57	136,658 71	122,289 18
Demand certificates of deposit....	192,727 02	196,828 65	195,779 51	196,112 82	192,668 74
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					7,500 00
Liabilities other than those above stated.....					
Totals.....	\$426,232 91	\$433,716 42	\$444,615 63	\$443,178 41	\$433,245 45

No. 3325.

FIRST NATIONAL BANK, TRAVERSE CITY.

JNO. T. BEADLE, *President*; B. J. MORGAN, FRANK HAMILTON, *Vice Presidents*; LEON F. TITUS, *Cashier*; W. M. KELLOGG, E. P. ALLEN, *Assistant Cashiers*.

DIRECTORS.—Jno. T. Beadle, B. J. Morgan, Frank Hamilton, L. F. Titus, J. D. Munson, W. F. Calkins, R. Case, Howard Musselman.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$531,284 75	\$532,300 87	\$553,927 76	\$505,274 08	\$494,643 17
Overdrafts, secured and unsecured	1,189 34	574 32	268 90	2,442 37	584 62
U. S. bonds to secure circulation..	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	50,000 00	40,000 00	10,000 00	10,000 00	1,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	5,625 00	5,394 72	5,394 72	5,394 72	5,021 47
Stocks, securities, etc.....	93,311 13	117,560 18	85,517 35	64,738 48	85,792 88
Banking house, furniture and fix- tures.....	25,663 64	28,741 40	41,441 35	52,649 14	64,794 78
Revenue stamps.....	102 00	228 00	199 50	226 50	181 50
Other real estate, and mortgages owned.....					
Taxes paid for shareholders.....	2,237 20		901 94	901 94	2,172 81
Due from National banks (not re- serve agents).....	2,046 44	6,000 08	8,231 17	8,768 57	3,674 89
Items in transit.....		6,324 73		5,742 30	
Due from State banks and bankers	7,348 06		10,821 14		1,848 70
Due from approved reserve agents	45,418 88	61,460 30	70,680 73	34,948 07	50,972 95
Checks and other cash items.....	1,690 37	5,328 25	4,053 25	3,459 12	9,313 93
Exchanges for clearing house.....	1,001 18	2,984 36	1,354 17		
Notes of other National banks.....	3,600 00	1,925 00	7,065 00	4,124 00	7,176 00
Fractional paper currency, nickels and cents.....	2,607 56	662 34	465 24	204 81	633 45
Specie.....	17,647 25	44,670 25	32,005 00	33,201 65	46,562 85
Legal tender notes.....	42,700 00	7,380 00	5,100 00	4,000 00	12,500 00
Redemption fund with U. S. treas- urer (5% of circulation).....	6,000 00	5,000 00	3,100 00	2,250 00	3,200 00
Due from U. S. treasurer, other than 5% redemption fund.....		1,300 00			
Totals.....	\$939,472 82	\$967,954 78	\$940,527 22	\$838,355 75	\$884,044 00
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	7,076 99	1,193 27	5,589 22	8,650 52	2,463 92
National bank notes outstanding..	101,000 00	100,000 00	98,100 00	97,250 00	98,200 00
Due to other National banks.....					
Due to State banks and bankers..	26,375 38	55,117 16	39,394 97	29,489 01	36,803 05
Dividends unpaid.....	188 00	140 00			186 00
Individual deposits subject to check.....	407,767 57	425,400 82	226,767 31	148,431 01	153,959 40
Demand certificates of deposit....	221,788 73	221,071 53	215,737 68	199,869 83	221,302 03
Savings deposits.....			219,602 04	219,647 88	243,837 60
Certified checks.....	276 15	32 00	336 00	17 50	1,292 00
Cashier's checks outstanding.....					
United States deposits.....	50,000 00	40,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$939,472 82	\$967,954 78	\$940,527 22	\$838,355 75	\$884,044 00

STATE BANKING DEPARTMENT.

No. 2372.

FARMERS' NATIONAL BANK, UNION CITY.

D. D. BUELL, *President*; J. P. FOX, *Vice President*; H. T. CARPENTER, *Cashier*.

DIRECTORS.—D. D. Buell, J. P. Fox, T. B. Case, F. T. Blisbee, T. B. Buell.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$177,513 91	\$174,979 16	\$180,154 98	\$169,142 07	\$167,872 40
Overdrafts, secured and unsecured	3,840 90	3,818 11	3,856 05	3,103 65	3,130 91
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	767 50	767 50	767 50	767 50	767 50
Stocks, securities, etc.....	5,500 00	10,500 00	10,000 00	10,000 00	9,000 00
Banking house, furniture and fix- tures.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Other real estate owned.....	10,800 00	10,800 00	10,800 00	10,800 00	10,800 00
Due from National banks (not re- serve agents).....					
Due from State banks and bankers	8,543 91	8,122 81	8,279 41	6,248 81	9,650 69
Due from approved reserve agents	19,282 17	40,284 24	6,482 05	9,799 55	19,539 04
Checks and other cash items.....	1,122 80	2,190 15	1,234 85	2,817 44	1,930 47
Exchanges for clearing house.....	10,247 94	4,579 20		11,071 24	
Notes of other National banks.....	1,823 00	3,348 00	1,477 00	1,837 00	6,408 00
Fractional paper currency, nickels and cents.....	2 29	10 95	8 05	2 30	7 12
Specie.....	9,144 05	9,594 00		8,242 70	8,061 30
Legal tender notes.....	14,680 00	12,890 00	23,700 30	9,830 00	9,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$323,268 47	\$341,854 12	\$306,760 19	\$303,652 26	\$306,167 43
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	5,254 63	3,881 48	3,810 43	4,026 72	393 49
National bank notes outstanding..	49,300 00	49,300 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers..				436 82	
Dividends unpaid.....	210 00	2,094 00	900 00	90 00	90 00
Individual deposits subject to check.....	71,093 27	91,662 64	56,428 97	62,812 95	75,775 51
Demand certificates of deposit....	137,410 57	134,916 00	135,020 79	126,285 77	119,908 43
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$323,268 47	\$341,854 12	\$306,760 19	\$303,652 26	\$306,167

NATIONAL BANKS OF MICHIGAN.

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No. 1826.

UNION CITY NATIONAL BANK, UNION CITY.

J. W. McCausey, *President*; ISAAC TOWER, *Vice President*; J. S. NESBITT, *Cashier*.

DIRECTORS.—J. W. McCausey, Isaac Tower, W. H. Tower, W. D. Baker, M. F. Buell, C. E. Hurd, J. S. Nesbitt.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$226,114 78	\$217,664 93	\$204,601 22	\$210,383 82	\$216,508 66
Overdrafts, secured and unsecured	2,709 98	1,513 59	1,329 35	3,106 78	1,544 11
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	50,000 00	30,000 00	30,000 00	10,000 00	1,000 00
Other bonds to secure U. S. deposits		20,000 00			
U. S. bonds on hand.....	60 00	60 00	60 00	60 00	60 00
Premiums on U. S. bonds.....	3,000 00	2,500 00	2,321 32	1,988 43	1,600 00
Stocks, securities, etc.....	39,075 00	44,075 00	43,075 00	42,825 00	42,825 00
Banking house, furniture and fix- tures.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate, and mortgages owned.....	2,000 00	2,643 00	2,643 00	2,643 00	2,643 00
Due from National banks (not re- serve agents).....	500 00				
Due from State banks and bankers	4,323 51	13,653 36	5,451 52	7,894 01	7,692 21
Due from approved reserve agents	40,890 80	31,400 57	22,333 99	36,988 62	30,123 18
Checks and other cash items.....	180 54	686 35	546 64	1,263 47	586 93
Exchanges for clearing house.....					
Notes of other National banks...	4,256 00	2,348 00	1,278 00	800 00	3,380 00
Fractional paper currency, nickels and cents.....	255 51	275 20	283 30	219 13	138 21
Specie.....	9,139 50		9,968 50	8,939 65	10,196 40
Legal tender notes.....	16,450 00	28,136 25	15,450 00	14,650 00	14,100 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	1,600 00	2,500 00	1,800 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$459,455 62	\$454,646 25	\$399,841 84	\$401,561 91	\$401,897 70
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	11,118 12	8,561 58	10,275 92	11,317 13	8,663 61
National bank notes outstanding..	50,000 00	49,100 00	50,000 00	49,300 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers					
Dividends unpaid.....					
Individual deposits subject to check.....	112,895 93	296,984 67	101,148 15	108,632 60	119,165 31
Demand certificates of deposit....	175,441 57		168,417 77	162,312 18	163,068 78
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....	50,000 00	40,000 00	10,000 00	10,000 00	1,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$459,455 62	\$454,646 25	\$399,841 84	\$401,561 91	\$401,897 70

No. 8723.

VASSAR NATIONAL BANK, VASSAR.

FRANK HELLERICK, *President*; ERVING H. KNIGHT, *Vice President*; GEO. D. CLARKE, *Cashier*.

DIRECTORS.—Frank Hellerick, Erving H. Knight, Geo. D. Clarke, William J. Hoxsie, Samuel P. Selden, Harvey L. Morris.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$60,494 06	\$71,043 05	\$71,867 80	\$72,954 40	\$75,859 24
Overdrafts, secured and unsecured	989 97	1,999 29	136 78	1,108 13	530 39
U. S. bonds to secure circulation...	6,250 00	6,250 00	6,250 00	6,250 00	6,250 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	273 92	273 92	273 92	273 92	273 92
Stocks, securities, etc.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Banking house, furniture and fix- tures.....	6,500 00	6,500 00	6,500 00	6,500 00	6,500 00
Other real estate, and mortgages owned.....		3,604 00	4,044 00	5,781 50	5,751 50
Due from National banks (not re- serve agents).....					
Due from State banks and bankers	2,541 53	2,799 30	2,241 07	2,495 38	2,715 38
Due from approved reserve agents	20,291 63	7,103 99	25,033 96	11,719 03	7,561 63
Checks and other cash items.....	91 38	209 80	1,663 32	52 25	241 34
Items in transit.....		1,992 14	721 92	1,384 66	381 25
Exchanges for clearing house					
Notes of other National banks....	180 00	350 00	295 00	1,045 00	585 00
Fractional paper currency, nickels and cents.....	27 41	18 21	42 11	33 95	10 04
Specie.....	2,515 15	2,827 00	1,968 00	2,143 20	4,741 55
Legal tender notes.....	2,865 00	970 00	2,175 00	1,785 00	1,400 00
Redemption fund with U. S. treas- urer (5 % of circulation).....	312 50	312 50	312 50	312 50	312 50
Due from U. S. treasurer, other than 5 % redemption fund.....					
Totals.....	\$108,312 55	\$111,253 20	\$128,525 40	\$118,838 92	\$118,113 64
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	500 00	750 00	750 00	750 00	900 00
Undivided profits less expenses and taxes paid.....	1,505 83	741 70	1,446 73	1,970 12	880 01
National bank notes outstanding..	6,250 00	6,250 00	6,250 00	6,250 00	6,250 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....		4 00			10 00
Individual deposits subject to check.....	15,010 10	22,765 80	31,774 94	23,683 02	23,557 93
Savings deposits.....	10,118 47				
Demand certificates of deposit....					
Time certificates of deposit.....	40,928 15	55,741 70	63,303 73	61,185 78	61,515 70
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$108,312 55	\$111,253 20	\$128,525 40	\$118,838 92	\$118,113 64

No. 5482.

FIRST NATIONAL BANK, YALE.

A. E. SLEEPER, *President*; F. A. GRISWOLD, *Vice President*; E. F. FEAD, *Cashier*;
C. R. ADAMS, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, F. A. Griswold, E. F. Fead, Bart McNulty, T. U. Wharton, Lincoln Avery,
W. F. Ruh, W. V. Andreas.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$213,641 43	\$230,141 08	\$224,917 21	\$225,624 22	\$235,410 03
Overdrafts, secured and unsecured	1,832 49	2,913 93	1,752 65	2,896 08	1,442 13
U. S. bonds to secure circulation..	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00	1,900 00
Stocks, securities, etc.....					
Banking house, furniture and fix- tures.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate, and mortgages owned.....	3,650 00	3,650 00	3,650 00	3,650 00	3,650 00
Due from National banks (not re- serve agents).....					
Due from State banks and bankers	6,934 73	1,334 69	1,353 45	5,020 73	1,618 45
Due from approved reserve agents	16,585 25	28,422 45	27,164 14	25,001 46	27,082 19
Checks and other cash items.....	133 38	102 69	69 10	329 93	254 98
Exchanges for clearing house.....					
Notes of other National banks....	1,125 00	450 00	355 00	25 00	250 00
Fractional paper currency, nickels and cents.....	179 14	140 72	96 43	42 87	221 10
Specie.....	6,931 55	5,450 95	5,355 50	5,586 00	5,390 55
Legal tender notes.....	13,493 00	11,368 00	14,362 00	10,081 00	12,056 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$313,505 97	\$332,974 51	\$328,075 48	\$327,257 29	\$336,275 43
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	4,750 00	5,000 00	5,000 00	5,000 00	5,250 00
Undivided profits less expenses and taxes paid.....	3,517 46	2,594 68	4,675 38	4,283 90	2,703 54
National bank notes outstanding..	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....					
Individual deposits subject to check.....	30,457 12	49,218 06	34,837 60	33,744 60	48,076 93
Demand certificates of deposit....	148,414 71	149,032 11	154,113 34	149,466 17	146,017 28
Savings deposits.....	46,366 68	47,129 66	49,449 16	54,762 62	54,227 68
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$313,505 97	\$332,974 51	\$328,075 48	\$327,257 29	\$336,275 43

No. 155.

FIRST NATIONAL BANK, YPSILANTI.

D. L. QUIRK, *President*; C. E. KING, *Vice President*; D. L. QUIRK, JR., *Cashier*;
F. L. GALLUP, *Assistant Cashier*.

DIRECTORS.—Daniel L. Quirk, Clark S. Wortley, Charles E. King, Darwin C. Griffin, Thomas W. McAndrew, George M. Hull, Benj. D. Thompson, Daniel L. Quirk, Jr.

Resources.	Report of Nov. 27, '08.	Report of Feb. 5, '09.	Report of April 28, '09.	Report of June 23, '09.	Report of Sept. 1, '09.
Loans and discounts.....	\$707,418 52	\$584,140 99	\$609,394 35	\$604,768 97	\$631,025 69
Overdrafts, secured and unsecured	822 14	1,180 51	1,476 48	1,058 65	1,326 23
U. S. bonds to secure circulation..	33,500 00	33,500 00	33,500 00	33,500 00	33,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	229,000 00	274,000 00	335,890 00	349,890 00	351,890 00
Banking house, furniture and fix- tures.....	42,000 00	42,000 00	42,000 00	42,000 00	42,000 00
Bills in transit.....	8,604 85	20,169 15	11,539 65	100 00	30,768 92
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....					
Due from State banks and bankers	6,247 32	3,949 74	4,584 87	7,753 11	2,389 50
Due from approved reserve agents	51,499 24	119,987 56	73,855 48	124,829 81	65,760 25
Checks and other cash items.....	915 91	776 45	825 02	1,227 85	1,112 31
Exchanges for clearing house.....					
Notes of other National banks.....	1,145 00	1,095 00	2,590 00	1,715 00	1,665 00
Fractional paper currency, nickels and cents.....	630 60	1,003 05	1,132 85	1,073 20	1,281 68
Specie.....	61,027 65	48,687 80	57,200 30	62,157 40	69,947 95
Legal tender notes.....	21,597 00	15,741 00	37,561 00	28,780 00	19,266 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,675 00	1,675 00	1,675 00	1,675 00	1,675 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,166,083 33	\$1,147,906 25	\$1,213,225 00	\$1,260,528 99	\$1,253,606 53
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	3,638 96	5,346 53	8,818 96	7,645 41	11,243 84
National bank notes outstanding..	33,000 00	32,000 00	33,500 00	32,500 00	33,500 00
Due to other National banks.....					
Due to State banks and bankers.....	147 75	1,170 73		212 68	388 29
Dividends unpaid.....	108 00			80 00	30 00
Individual deposits subject to check.....	154,532 97	142,160 15	154,107 37	153,365 36	148,220 86
Demand certificates of deposit....	567,545 59	544,964 25	580,181 60	617,065 76	596,262 46
Savings accounts.....	207,110 06	222,264 59	236,617 07	249,656 78	263,960 08
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$1,166,083 33	\$1,147,906 25	\$1,213,225 00	\$1,260,528 99	\$1,253,606 53

ALPHABETICAL LIST OF

STATE AND NATIONAL BANK CASHIERS

IN MICHIGAN

ALPHABETICAL LIST OF CASHIERS

OF

STATE AND NATIONAL BANKS

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